

ALLIED SURVEYORS SCOTLAND

Home Report

Finlandia

Mossat

Alford

AB33 8PL

Offices throughout Scotland

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Finlandia
Mossat
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AB33 8PL

Section 1

Single Survey
and
Mortgage Valuation Report

ALLIED
SURVEYORS
SCOTLAND

Single Survey

survey report on:

Property address	Finlandia, Mossat, Alford, AB33 8PL

Customer	Mr J Heinonen and Mrs F Heinonen

Customer address	Finlandia, Mossat, Alford, AB33 8PL

Prepared by	Allied Surveyors Scotland Ltd

Date of inspection	2nd November 2026

ALLIED SURVEYORS SCOTLAND

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.

Single Survey

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 detached house which is part single storey (the original part and the sun- room extension) and part 1.5 storey (the north wing), within grounds extending to approximately 0.9 acres.

Accommodation	Summary of main accommodation within house: 5 living rooms, 6 bedrooms, 3 bathrooms, 3 other rooms. Ground floor: main part - vestibule and hall, kitchen/dining room, dining room, sun-room, bathroom, 2 bedrooms, utility room, principal bedroom with ensuite wet room; annexe - kitchen/dining room, living room, sitting room, bedroom with ensuite shower room and dressing room off. First floor: 2 bedrooms, w.c.

Gross internal floor area (m²)	The gross internal floor area of the house extends to approximately 287 square metres, split between the ground floor of 231 square metres and the first floor of 56 square metres.

Neighbourhood and location	The property lies in a rural setting on it own. It is adjoined on its south-east side by the A97 Alford- Strathdon road, on part of its north boundary by a track to Bridgend and is otherwise adjoined by agricultural land and woodland. Access to it is from the A97, along approximately 35 metres of the track to Bridgend. The property is located 1.5 miles from the village of Lumsden, which has a primary school and 7 miles from Alford (population 2, 700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Huntly (population 5,000) - 14 miles; Inverurie (population 14,500) - 24 miles; Westhill (population 12,500) - 26 miles; Aberdeen City Centre - 33 miles.

Age	The original part of the house was built as a bungalow in 1974 (52 years ago). It is understood that the north wing of the house was added in the 1980's and the sun-room extension was added around 2000.

Weather	The weather was dry and sunny 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 is one chimney stack, which rises through the roof from the dining room fire. This is built with concrete blocks, is drydash rendered externally, has lead flashing around its base where it penetrates the slatework, concrete coping and a clay pot bed in cement haunching and fitted with a metal cowl.

Roofing including roof space	**Sloping roofs were visually inspected with the aid of binoculars where appropriate.** **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 pitched and clad with concrete interlocking tiles. External roof detail includes: clay ridge sections bed in cement; lead lined valley gutters at roof junctions; overhanging roof at eaves and gables with plywood facias and soffits; cement filled verges; the north wing extension roof incorporates tile vents and a velux roof window (into w.c); the sun-room extension roof has a hipped end and lead flashing along its junction with the adjoining gable wall. A partial inspection of the roof space of the original part of the house was made from a hatch in the passage ceiling that is fitted with a slide down aluminium ladder. The roof is formed with lightweight timber trusses overlaid with fibre sarking boards. A layer of tile underfelt was visible between the gaps of the sarking boards. The central section has a chipboard floor and there was approximately 200mm of mineral wool insulation between and over the joists. A limited head and shoulders inspection of the north wing roof space was made from a hatch in the landing ceiling and a wall hatch in the w.c. The sarking boards are plywood, there are roof space vents at the apex of both gable walls, there was approximately 100mm of mineral wool insulation between the first floor joists, behind the vertical and sloping sections of first floor wall and between the joists of the flat part of the roof space.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are grey plastic. Gutters are half round and downpipes are round.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The walls appear to be built with concrete blockwork and the majority are rendered externally with a Skye Marble (or similar) drydash render. The exceptions are the the front gable of the original part of the house and the external walls of the sun-room extension up to window sill level which are faced with decorative precast concrete blocks. External wall thicknesses, including the internal wall lining, are approximately 320mm to the original part, 390mm to the north wing extension and 360mm to the sun-room extension.

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 to the original part of the house and the north wing extension are white uPVC framed double glazed casement windows. The majority are CR Smith windows date stamped 2005, several in the Annexe are dated 2002 and several in the Annexe were renewed around 2022. Opening casements are top hinged. The exceptions are the sun-room windows which are timber framed double glazed casement windows. External doors include: (1) front door, into vestibule - timber stable door, with small leaded glazed pane, fitted with bolts and a yale lock; (2) rear door, into utility room - uPVC panel style door with double glazed upper panels; (3) kitchen patio doors - sliding uPVC framed double glazed door, with fixed matching side panel; (4) sun-room extension doors - pair of timber panel doors with double glazed upper panes; (5) Annexe kitchen door - renewed around 2022 - uPVC door with 70% double glazed pane; (6) Annexe living room patio doors - renewed around 2022, pair of uPVC double glazed doors. It was noted that a former doorway from the main kitchen has been blocked up and is faced externally with uPVC panelling.

External decorations	**Visually inspected.** The sun-room windows and its external door, and the facias and soffits are painted white. The front door into the vestibule is stained.

Conservatories / porches	There are no conservatories or porches.

Communal areas	**Circulation areas visually inspected.** The first section of access, off the A97, is a shared private road.

Garages and permanent outbuildings	There are no garages or permanent outbuildings.

Outside areas and boundaries	**Visually inspected.** The grounds extend to approximately 0.9 acres. Some features include: boundaries are largely defined by fences, of which the majority are post and wire, except for some sections of roadside timber fence; surfaced driveway, yard and along the rear of the house a wide walkway bordered by a rendered concrete block retaining wall above which is a steep bank covered with scrub, and an access ramp up to the utility room door; at the front of the house some concrete slabbed paths, patio and ramps up to the main door and Annexe doors; the majority of the remaining grounds are lawns, most of which are mown; two timber garden sheds, one with a pitched box-profile metal clad roof and one with a pitched roof clad with timber planks.

Ceilings	**Visually inspected from floor level.** The ceilings are lined with plasterboard.

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The majority of the internal walls are lined with plasterboard. There are sections of internal wall that are timber lined in the hall/passage and sun-room.

Floors including sub floors	The ground floors of the original part and the north wing extension are suspended timber. Sub-floor vents were noted through the front and rear walls of the original part and through all external walls of the north wing extension. 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: wooden flooring in the sun-room; wood-effect laminate board flooring in the main kitchen/dining room; tiled flooring in the ensuite wet room.

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 main kitchen has been re-fitted by the present owners. It is bespoke and hand-built and includes along two sides of the kitchen wood-block worktops, supported by a timber frame. Below one worktop is an open wooden storage shelf. Built-in kitchen appliances include an electric oven and oven/grill, and a 5 ring LPG hob with an area of wall splash tiling above. The owners advised that the large free standing wooden storage unit will remain and that a black metal extractor hood will be fitted above the hob prior to sale. The utility room is fitted along one side by a wood-plank worktop, below which is space for a washing machine and tumble drier. The Annexe kitchen is fitted with a range of modern floor and wall units, which have wood-effect MDF (or similar) doors, drawer fronts and facings, and light patterned laminate worktops. There is an extractor hood above the cooker space. There are a mix of internal doors including timber panel doors (which in the Annexe are pine), two sliding timber panel doors off the dining room, a timber framed glazed panel door into a ground floor bedroom and flush plywood first floor doors. There are currently no internal doors fitted into the main kitchen and in the Annexe between the kitchen and living room. The internal door from the main passage into the Annexe is fitted with a mortice lock. The straight stairway sides are mostly plasterboard, except for a section of timber balustrade, with a timber handrail up one side. Within each of the first floor bedrooms is a built-in wardrobe and a floored and plasterboard lined wall cupboard.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** In the dining room is an LPG fired Gazco stove, set on a polished granite hearth, a cement rendered fireplace backing and a timber mantlepiece.

Internal decorations	**Visually inspected.** The majority of the internal linings are painted plasterboard or timber linings. A small number of walls are papered with either decorative paper or painted lining paper.

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. The meter and two consumer units are within a box in the vestibule. One of the consumer units is a Memera 2000 unit and includes the main switch, some circuits protected by 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). The other consumer unit is a fuse box, with a main switch and fuses (which have a fuse wire running between two screws which will melt if there is a faulty circuit). Also within the vestibule box is a private generator switch (an external socket was noted at the front door, which it is assumed is for a generator connection). Sockets within the house are 13 amp rectangular pinned sockets.

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.** Mains gas is not available to the property. The kitchen hob and dining room stove are supplied with LPG from a tank adjoining the driveway - this storage tank is likely to be leased from the supply company.

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 owners advised that the point of connection onto the main is within the public road at the front of the property. Water appears to enter the house in a cupboard off the hall, where a blue plastic pipe rises through the floor, there is a stock-cock fitted and the pipe changes to copper. The water system within the house is pressurised, with the pressure vessel in the roof space and there is no operational cold water storage tank (the plastic tank in the roof space has been disconnected). The pipework inspected within the roof space was copper with plastic connections, some lagged and some un-lagged. There are three bathrooms: (1) ground floor bathroom - 3 piece suite, the bath mixer tap has a shower attachment and there is some splash tiling above the bath, laminate/glazed quadrant shower cubicle with mixer shower, white towel radiator (can be heated by central heating or electric), ceiling mechanical extract

Water, plumbing, bathroom fittings	fan above shower cubicle; (2) principal bedroom ensuite wet room - tiled floor, wet room area has laminate sides, drainage point in floor and a Mira Decor electric shower with two shower heads, w.c, hand basin, chrome towel radiator, wall mounted mechanical extract fan; (3) Annex bedroom ensuite shower room - modern fittings, large laminate/glazed cubicle with bar mixer shower with two heads, w.c, hand basin, electric chrome towel rail, ceiling mechanical extract fan. The first floor w.c has a w.c and a hand basin mounted within a laminate top with wooden unit below. Sinks include in the main kitchen a brass sink fitted with a flexi-spray tap, in the utility room a Belfast sink and in the Annexe kitchen a stainless steel sink.

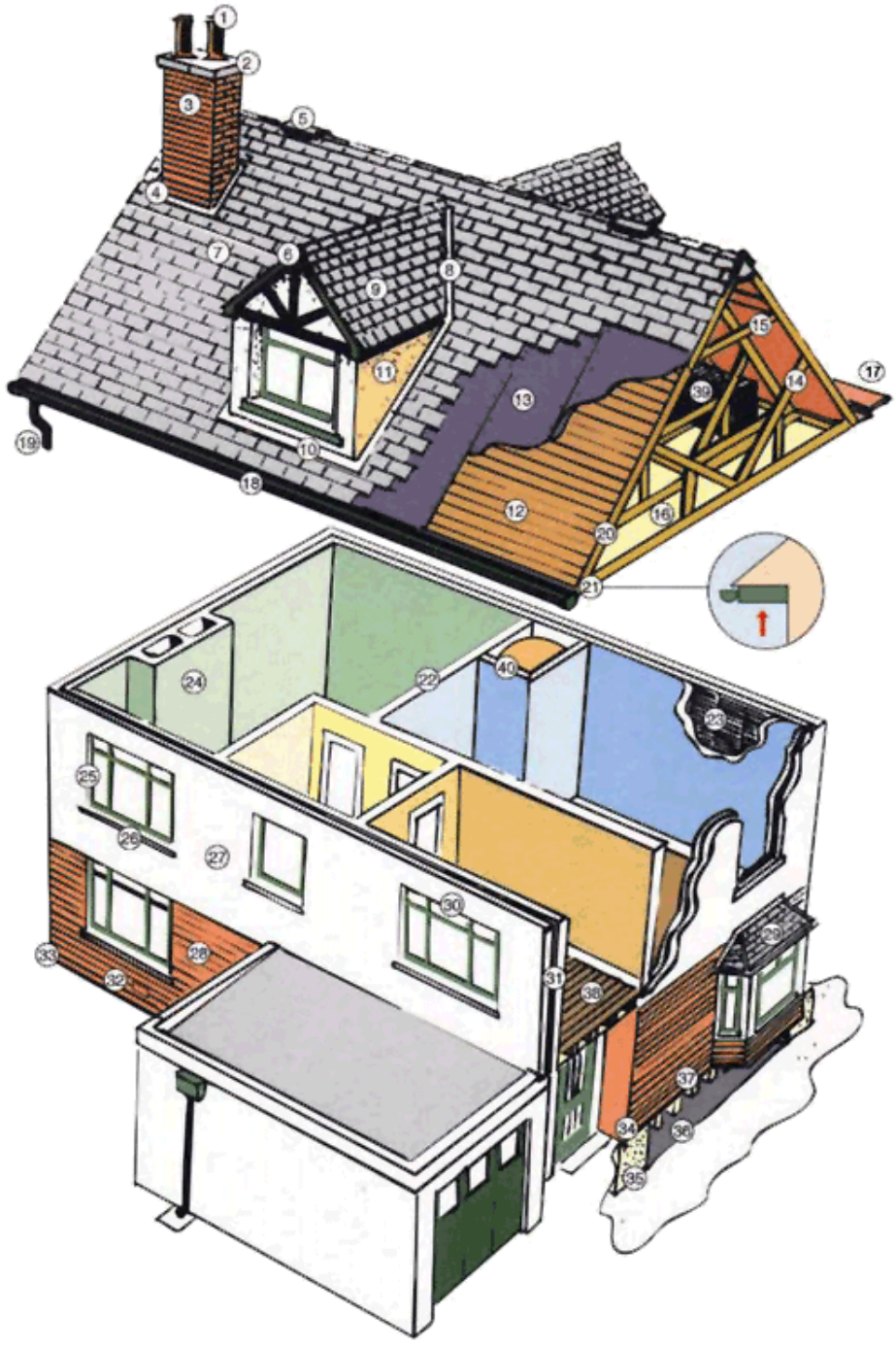
Heating and hot water	**Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.** **No tests whatsoever were carried out to the system or appliances.** The house is heated by an oil central heating system from a Grant Vortex Eco Utility 26-35 boiler, floor mounted in the utility room and fitted with a balanced flue through the external wall. The boiler is dated 2023. Oil is supplied from a plastic tank mounted on concrete flags within the bank at the rear of the house. The heating system is a wet system, via modern panel radiators, controlled by a programmer in the utility room and thermostatically controlled valves fitted to the radiators. Hot water is provided by a 150 litre unvented indirect cylinder in the roof space. 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, the owners advised, within the grounds, with wastewater discharge taken from the tank to a stone soakaway and/or partial discharge to a drain or ditch. The septic tank was not inspected. 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.** Battery operated smoke alarms are fitted to the ground and first floor circulation areas. The house is fitted with a burglar alarm system.

Any additional limits to inspection	**For flats / maisonettes** **Only the subject flat and internal communal areas giving access to the flat were inspected.** **If the roof space or under-building / basement is communal, reasonable and safe access is not always possible. If no inspection was possible, this will be stated. If no inspection was possible, the surveyor will assume that there are no defects that will have a material effect on the valuation.** **The building containing the flat, including any external communal areas, was visually inspected only to the extent that the surveyor is able to give an opinion on the general condition and standard of maintenance.** 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. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It not possible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests. Asbestos is not harmful unless fibres are released into the air.

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	No significant signs of settlement/structural movement were noted affecting the building. Some minor cracks through the wall render were noted from window openings, which are described in more detail in the main walls section below.

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. From a limited inspection that was possible of the structural timberwork within the house, no sign of decay or infestation was noted.

Chimney stacks	
Repair category	2
Notes	Surface deterioration was noted to the clay chimney pot.

Roofing including roof space	
Repair category	2
Notes	Minor external defects noted to the roof included: some missing and cracked sections of cement ridge bedding; to the rear gable some missing and cracked sections of cement verge (parts of the other cement verges have been repaired); some minor deterioration to the plywood facias and soffits. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the Building Research Establishment. Life expectancy will often depend on their quality, weathering and damage from the prevailing weather. A roofing contractor will be able to advise on life expectancy and repair/replacement costs; in this regard it would be

Roofing including roof space	
Repair category	2
Notes	prudent for a purchaser to have the tiles to the original part of the house checked over by an experienced roofing contractor to assess their condition. The plywood facias and soffits to the original part of the house are of an age where future maintenance is to be expected. Ongoing roof maintenance will be required, including keeping valley gutters clear of debris and monitoring the condition of the roof tiles, metal flashings/valleys, timber soffits and facias, and roof cement work. No significant defects were noted within the roof spaces inspected.

Rainwater fittings	
Repair category	1
Notes	No significant defects were noted to the rainwater system. A front gutter was not properly connected to its downpipe. No assessment has been made on the operation and effectiveness of the rainwater system, including the drainage from the base of the downpipes. Plastic guttering can be susceptible to damage in periods of heavy snowfall or build up of ice in sub-zero temperatures.

Main walls	
Repair category	2
Notes	A number of minor cracks were noted through the drydash wall render from window and door openings; it is recommended that these be checked over by a reputable mason to assess whether any should be repaired/sealed and whether there is any adjoining bossed render.

Windows, external doors and joinery	
Repair category	1
Notes	No significant defects were noted to the windows, front door and uPVC external doors. A selection of window opening casements and external doors were opened and found to operate effectively. To the pair of external timber doors from the sun-room, internal condensation was noted to one of the glazed door panes and some deterioration was noted to its threshold.

External decorations	
Repair category	2
Notes	Considerable wear was noted to the paintwork of parts of the facias and soffits, which should be re- painted when conditions permit (undertaking any necessary repair work at the same time).

Conservatories/porches	
Repair category	-
Notes	None.

Communal areas	
Repair category	1
Notes	The section of shared private road from the A97 to the property appeared to be in reasonable condition.

Garages and permanent outbuildings	
Repair category	-
Notes	None.

Outside areas and boundaries	
Repair category	2
Notes	Parts of the grounds would benefit from weed control and a tidy up. To the concrete block retaining wall along the rear of the house, a section of its render was missing and there were adjoining bossed sections, and several vertical cracks were noted to the wall. The bank above has been colonised by broom and willowherb.

Ceilings	
Repair category	1
Notes	Several fine cracks were noted through the ceilings but no significant defects were evident. The stability of ceilings was not tested.

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 main kitchen and utility room fittings were found to be in satisfactory condition. Some marks and stains were noted to their wooden worktops, which will require periodic maintenance to remove marks and preserve their integrity (sanding and oiling/varnishing). Notwithstanding that the large free standing wooden kitchen storage unit will remain, it is likely that both provide an insufficient amount of fitted unit storage space for most prospective purchasers. No assessment has been made of the condition of the built-in kitchen appliances. The Annex kitchen fittings were found to be in good condition, with minor wear and tear markings. The skirtings, facings and internal doors were found to be in satisfactory condition.

Chimney breasts and fireplaces

Repair category	1
Notes	No significant defects were noted to the gas stove and its fireplace. No assessment has been made on the operation of the fire and whether its flue is adequately lined.

Internal decorations

Repair category	1
Notes	The internal decoration to the main part of the house was found to be in satisfactory condition, with wear and tear markings commensurate with age. Several small areas required a decoration finish (one side of the stairway and around several door openings). Postscript: since the inspection the owners advise that they have completed these unfinished areas of internal decoration. The decoration of the Annexe accommodation was found to be in good condition.

Cellars	
Repair category	-
Notes	None.

Electricity	
Repair category	2
Notes	Parts of the electrical installation appear to be the original fittings and do not incorporate miniature circuit breakers or a residual circuit breaker. It is recommended that a new owner have the installation checked over and tested by a Registered Electrical Engineer and that any recommendations made with regard to upgrading and the safety of the installation be carried out. Interlinked smoke alarms should be fitted in the ground floor hallway, main living room and first floor landing and a linked heat detector should be fitted in the kitchen. 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	1
Notes	The LPG appliances (stove and kitchen hob) should be checked on an annual basis by a Gas Safe registered contractor.

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. Sections of pipework in the roof space were unlagged, which might best be attended to. The sanitary fittings in the three bathrooms and w.c were found to be in good condition. 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.

Drainage	
Repair category	1
Notes	No problems with the drainage were visible during the inspection. No assessment has been made on the size, capacity, condition and operation of the drainage system. It is likely that the septic tank 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.

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	1
Main walls	2
Windows, external doors and joinery	1
External decorations	2
Conservatories/porches	-
Communal areas	1
Garages and permanent outbuildings	-
Outside areas and boundaries	2
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	2
Gas	1
Water, plumbing and bathroom fittings	1
Heating and hot water	1
Drainage	1

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

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

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

3. Accessibility information

Guidance notes on accessibility information

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

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

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.

It should be confirmed that the property has adequate servitude rights of access over the access road from the public road to the property and what liability the property has towards its upkeep, maintenance and repair. In this regard the owners advise that the section of shared access road to Bridgend was historically a public road prior to the A97 being realigned to its present route.

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.

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.

£840,000 (Eight Hundred and Forty 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:

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

Our valuation has fully taken into account the prevailing market conditions.

Signed	Security Print Code [518837 = 8176] Electronically signed

Report author	David Silcocks

Single Survey

Company name	Allied Surveyors Scotland Ltd

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

Date of report	12th November 2026

Mortgage Valuation Report

Property Address

Address	Finlandia, Mossat, Alford, AB33 8PL
Seller's Name	Mr J Heinonen and Mrs F Heinonen
Date of Inspection	2nd November 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 [1974]

Tenure

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

Accommodation

Number of Rooms
- [5] Living room(s)
- [6] Bedroom(s)
- [2] Kitchen(s)
- [3] Bathroom(s)
- [1] WC(s)
- [2] Other (Specify in General remarks)

Gross Floor Area (excluding garages and outbuildings) [287] m^2 (Internal) [337] m^2 (External)

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

Garage / Parking / Outbuildings

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

Available on site? [ ] Yes [ ] No

Permanent outbuildings:

There are no permanent outbuildings.

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Mortgage Valuation Report

Construction

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

Roof
- [x] Tile
- [ ] Slate
- [ ] Asphalt
- [ ] Felt
- [ ] Lead
- [ ] Zinc
- [ ] Artificial slate
- [ ] Flat glass fibre
- [ ] 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 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	Water	[x] Mains	[ ] Private	[ ] None
Electricity	[x] Mains	[ ] Private	[ ] None	Gas	[ ] Mains	[x] Private	[ ] None
Central Heating	[x] Yes	[ ] Partial	[ ] None				

Brief description of Central Heating:

Full oil central heating from 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
- [x] 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
- [x] Unmade road
- [ ] Partly completed new road
- [ ] Pedestrian access only
- [ ] Adopted
- [ ] Unadopted

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Mortgage Valuation Report

General Remarks

The property comprises a detached house which is part single storey (the original part and sun- room extension) and part 1.5 storey (the north wing), within grounds extending to approximately 0.9 acres.

The original part of the house was bult as a bungalow in 1974 (52 years ago). It is understood that the north wing of the house was added in the 1980's and the sun-room extension was added around 2000. All are constructed with concrete block walls and pitched tiled roofs.

Other accommodation referred to above includes a utility room and a dressing room.

The property lies in a rural setting on it own. It is adjoined on its south-east side by the A97 Alford- Strathdon road, on part of its north boundary by a track to Bridgend and is otherwise adjoined by agricultural land and woodland. Access to it is from the A97, along approximately 35 metres of the track to Bridgend.

The property is located 1.5 miles from the village of Lumsden, which has a primary school and 7 miles from Alford (population 2,700), which has a range of local shops, Medical and Dental Practices and a community campus on which there are nursery, primary and secondary schools, library and swimming pool. Major local centres of population and employment include: Huntly (population 5,000) - 14 miles; Inverurie (population 14, 500) - 24 miles; Westhill (population 12,500) - 26 miles; Aberdeen City Centre - 33 miles.

It should be confirmed that the property has adequate servitude rights of access over the access road from the public road to the property and what liability the property has towards its upkeep, maintenance and repair. In this regard the owners advise that the section of shared access road to Bridgend was historically a public road prior to the A97 being realigned to its present route.

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.

Significant factors which are likely to be relevant to the market value of the property include: 1) LOCATION: Within commuting distance of Huntly, Inverurie, Westhill and Aberdeen. 2) SETTING: rural setting, adjoins the A97. 3) HOUSE TYPE, DESIGN AND SIZE: built in 3 phases, the single storey original part in 1974, a 2 storey extension at the north side in the 1980's and a single storey sun-room extension around 2000; 11 habitable rooms, 3 bathrooms, 3 other rooms, including an Annexe with 4 rooms, kitchen and shower room, internal floor area approximately 287 square metres. 4) CONDITION AND REPAIR: (a) External - some minor cracks to the wall render, minor roof defects, including some minor deterioration and wear to the decoration of the plywood facias and soffits; (b) Internal - no significant defects noted. 5) STANDARD AND CONDITION OF FITTINGS: fitted to a modern standard, including a recently fitted main kitchen and utility room with wooden worktops but which provide limited storage space, central heating boiler renewed in 2023. 6) BUILDINGS: no garage or permanent outbuildings. 7) LAND: good sized 0.9 acre grounds, grounds requires some tidying up in places, concrete block retaining wall at the rear of the house requires some repair and the bank above has been colonised with broom and willowherb. 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 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 led to a period of rising prices and cost of living and continued relatively high interest rates; these conditions have led to a continued small reduction in the value of rural residential property values in Aberdeenshire.

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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	£ 450,000
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)	£ 840,000
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

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Finlandia
Mossat
Alford
AB33 8PL

Section 2

Energy Report

ALLIED SURVEYORS SCOTLAND

Mortgage Valuation Report

Declaration

Signed	Security Print Code [518837 = 8176] 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	12th November 2026

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Energy Performance Certificate (EPC)

Dwellings

Scotland

FINLANDIA, MOSSAT, ALFORD, AB33 8PL

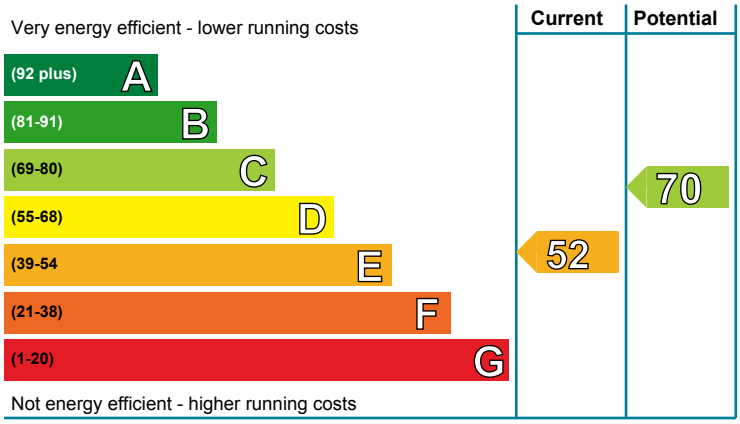
Dwelling type:	Detached house	**Reference number:**	6792-2020-3122-0403-1963
Date of assessment:	02 November 2026	**Type of assessment:**	RdSAP, existing dwelling
Date of certificate:	04 November 2026	**Approved Organisation:**	Elmhurst
Total floor area:	287 m²	**Main heating and fuel:**	Boiler and radiators, oil
Primary Energy Indicator:	231 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*	**£13,326**	See your recommendations report for more information
Over 3 years you could save*	**£2,802**	

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

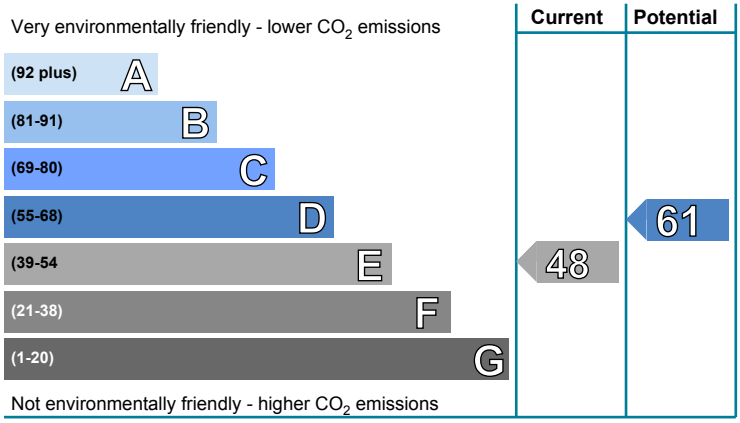


Energy Efficiency Rating

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 (52)**. 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 E (48)**

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	£345.00
2 Internal wall insulation	£7,500 - £11,000	£648.00
3 Floor insulation (suspended floor)	£5,000 - £10,000	£1281.00

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	Solid brick, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
	Solid brick, as built, insulated (assumed)	★★★★☆	★★★★☆
Roof	Pitched, 200 mm loft insulation	★★★★☆	★★★★☆
	Pitched, 100 mm loft insulation	★★★☆☆	★★★☆☆
	Roof room(s), insulated	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed)	—	—
	Solid, insulated (assumed)	—	—
Windows	Fully double glazed	★★★☆☆	★★★☆☆
Main heating	Boiler and radiators, oil	★★★☆☆	★★★☆☆
Main heating controls	Programmer, TRVs and bypass	★★★☆☆	★★★☆☆
Secondary heating	Room heaters, LPG	—	—
Hot water	From main system	★★★☆☆	★★★☆☆
Lighting	Good 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 56 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 16 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 4 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	£12,057 over 3 years	£9,303 over 3 years	You could save £2,802 over 3 years
Hot water	£972 over 3 years	£924 over 3 years	
Lighting	£297 over 3 years	£297 over 3 years	
Totals	**£13,326**	**£10,524**	

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	£115	E 53	E 49
2	Internal wall insulation	£7,500 - £11,000	£216	D 56	E 52
3	Floor insulation (suspended floor)	£5,000 - £10,000	£427	D 60	D 57
4	Upgrade heating controls	£220 - £250	£175	D 62	D 59
5	Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£225	D 64	D 59
6	Wind turbine	£5,000 - £20,000	£651	C 70	D 61

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.

energy saving trust

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 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 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.

6 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)	41,368.53	N/A	N/A	N/A
Water heating (kWh per year)	3,134.56			

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

Finlandia
Mossat
Alford
AB33 8PL

Section 3

Property Questionnaire

ALLIED SURVEYORS SCOTLAND

Property Questionnaire

PROPERTY ADDRESS:	Finlandia Mossat Alford Aberdeenshire AB33 8PL
SELLER(S):	Jarkko + Fiona Heinonen
COMPLETION DATE OF PROPERTY QUESTIONNAIRE:	2-11-26

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? 6 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)?	**Yes/No/ Don't know** 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)?	**Yes/No** 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:**	**Yes/No** No
	(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?	**Yes/No** N/A

	<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/No** YES
	(i) Were the replacements the same shape and type as the ones you replaced?	**Yes/No** YES
	(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).** **<u>If you have answered yes/partial</u> – what kind of central heating is there?** **(Examples: gas-fired, solid fuel, electric storage heating, gas warm air.)** OIL **<u>If you have answered yes, please answer the 3 questions below:</u>**	**Yes/No/ Partial** YES
b.	**When was your central heating system or partial central heating system installed?** NEW BOILER 2023	
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** 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 Don't know

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 No Yes/No
b.	Are you aware of the existence of asbestos in your property? If you have answered yes, please give details:	Yes/No 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	✓	Calor
Water mains / private water supply	✓	Aberdeenshire Council
Electricity	✓	Scottish Power
Mains drainage	✓	
Telephone	–	
Cable TV / satellite	Sky	

	Broadband	✓	Vodafone

b.	**Is there a septic tank system at your property?** **<u>If you have answered yes</u>, please answer the two questions below:**	**Yes/No** YES
c.	**Do you have appropriate consents for the discharge from your septic tank?**	**Yes/No/ Don't Know**
d.	**Do you have a maintenance contract for your septic tank?** **<u>If you have answered yes</u>, please give details of the company with which you have a maintenance contract:**	**Yes/No** 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?** **<u>If you have answered yes</u>, please give details:**	**Yes/No/ Don't Know** No
b.	**Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** **<u>If you have answered yes</u>, please give details:**	**Yes/No/ Not applicable**

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** 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?** **<u>If you have answered yes</u>, please give details:**	**Yes/No** 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:**	**Yes/No** 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:**	**Yes/No** 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:**	**Yes/No** No

b.	**Is there a common buildings insurance policy?**	**Yes/No/ Don't know**
	<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**	**Yes/No** 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?**	**Yes/No** No

	If you have answered yes, please give details	
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**
(ii)	**Roofing**	**No**	**Yes**	**Don't Know**	**With title deeds**	**Lost**
(iii)	**Central heating**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(iv)	**NHBC**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**
(v)	**Damp course**	**No**	**Yes**	**Don't know**	**With title deeds**	**Lost**

(vi)	Any other work or installations? (for example, cavity wall insulation, underpinning, indemnity policy)	No	Yes	Don't know	With title deeds	Lost
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 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 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?	Yes/No/ Don't know
b.	that affects your property in some other way?	Yes/No/ Don't know
c.	that requires you to do any maintenance, repairs or improvements to your property?	Yes/No/ Don't know
	<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 / We confirm that the information in this form is true and correct to the best of my/our knowledge and belief.

Signature(s):

.....M E Heinen.....

.....

Date: 3-11-26