Single Survey

survey report on:

Property address	24 MARYWELL BRAE, KIRRIEMUIR, DD8 4BJ

Customer	Imran Saleem

Customer address	

Prepared by	DM Hall LLP

Date of inspection	30th April 2025

PART 1 - GENERAL

1.1 THE SURVEYORS

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

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

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

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

The individual Surveyor will be a member of the Royal Institution of Chartered Surveyors who is competent to survey, value and report upon Residential Property[1].

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

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

1.2 THE REPORT

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

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

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

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

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

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

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

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

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

1.3 LIABILITY

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

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

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

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

1.4 GENERIC MORTGAGE VALUATION REPORT

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

1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES

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

1.6 INTELLECTUAL PROPERTY

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

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

they assign the same to any other party in writing.

1.7 PAYMENT

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

1.8 CANCELLATION

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

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

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

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

1.9 PRECEDENCE

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

1.1 DEFINITIONS

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

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

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

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

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

- the "Purchaser" is the person (or persons) who enters into a contract to buy the Property from the Seller;
- a "prospective Purchaser" is anyone considering buying the Property;
- the "Report" is the report, of the kind described in Part 2 of these Terms and Conditions and in the form set out in part 1 of Schedule 1 of the Housing (Scotland) Act 2006 (Prescribed Documents) Regulations 2008;
- the "Seller" is/are the proprietor(s) of the Property;
- the "Surveyor" is the author of the Report on the Property; and
- the "Surveyors" are the firm or company of which the Surveyor is an employee, director, member or partner (unless the Surveyor is not an employee, director, member or partner, when the "Surveyors" means the Surveyor) whose details are set out at the head of the Report.
- the "Energy Report" is the advice given by the accredited Energy Company, based on information collected by the Surveyor during the Inspection, and also includes an Energy Performance Certificate, in a Government approved format.

PART 2 - DESCRIPTION OF THE REPORT

2.1 THE SERVICE

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

2.2 THE INSPECTION

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

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

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

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

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

2.3 THE REPORT

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

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

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

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

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

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

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

2.4 SERVICES

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

2.5 ACCESSIBILITY

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

2.6 ENERGY REPORT

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

2.7 VALUATION AND CONVEYANCER ISSUES

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

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

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

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

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

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

1. Information and scope of inspection

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

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

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

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

Description	The subjects comprise a two storey semi-detached villa.
Accommodation	ON GROUND FLOOR: Vestibule, hall, lounge and dining kitchen. ON FIRST FLOOR: Landing, three bedrooms and bathroom with WC.
Gross internal floor area (m²)	100 m2
Neighbourhood and location	The subjects form part of a long established private residential area situated on the eastern periphery of Kirriemuir town centre. The immediate surrounding properties are of similar age and construction. Adequate shopping, educational, public transport and social facilities are available within easy reach.
Age	We consider the subjects were built in the mid to late 19th century.
Weather	Sunny and dry. The report should be read in this context.
Chimney stacks	**Visually inspected with the aid of binoculars where appropriate.** The chimney stacks are of brick construction with a pointed finish, incorporating concrete copings with clay pots and flues attached. The flashing details are of cement.
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.**

Roofing including roof space	The roof is constructed of timber, pitched and laid in slates, incorporating metal sheet ridging. A hatch to the landing ceiling allows access to the roof space. This areas is insulated at joist level.

Rainwater fittings	**Visually inspected with the aid of binoculars where appropriate.** The rainwater fittings are of cast iron.

Main walls	**Visually inspected with the aid of binoculars where appropriate.** **Foundations and concealed parts were not exposed or inspected.** The main walls are of solid stone construction, and are rendered externally and lined internally.

Windows, external doors and joinery	**Internal and external doors were opened and closed where keys were available.** **Random windows were opened and closed where possible.** **Doors and windows were not forced open.** The windows are of uPVC framed double glazed styles. The entrance door to the subjects is of a moulded timber/glazed style.

External decorations	**Visually inspected.** The external decorations are of paint.

Conservatories / porches	Not applicable.

Communal areas	Not applicable.

Garages and permanent outbuildings	None.

Outside areas and boundaries	**Visually inspected.** There is a small area of enclosed garden ground to the front and right-hand side, which is laid in stone chips incorporating a paving slab footpath. The site boundaries are defined by rendered and painted masonry walls, incorporating metal railings. A shared gravel driveway abuts the left side elevation and a neighbouring property abuts the rear elevation.

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

Internal walls	**Visually inspected from floor level.** **Using a moisture meter, walls were randomly tested for dampness where considered appropriate.** The internal walls appear to be of timber stud/plasterboard.

Floors including sub floors	**Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.** **Sub-floor areas were inspected only to the extent visible from a readily accessible and unfixed hatch by way of an inverted "head and shoulders" inspection at the access point.** **Physical access to the sub floor area may be taken if the Surveyor deems it is safe and reasonable to do so, and subject to a minimum clearance of 1m between the underside of floor joists and the solum as determined from the access hatch.** The floors are of suspended timber construction, with the exception of the vestibule, where the floor is of solid concrete.

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 internal doors are of moulded timber styles, with the door between the vestibule/hall also incorporating glazing. The door facings and the skirting boards are of plain timber styles. A timber staircase with timber handrail, leads from the hall to the upper level accommodation. The kitchen fittings comprise floor standing and wall mounted units.

Chimney breasts and fireplaces	**Visually inspected.** **No testing of the flues or fittings was carried out.** Any original fireplaces have been removed and the openings blocked/sealed.

Internal decorations	**Visually inspected.** The ceilings are finished with paint. The walls are mainly finished with paper and/or paint, although the kitchen is part clad with a splashback and the bathroom is part clad with wet wall panels. The internal joinery is finished with paint.

Cellars	None.

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.** Mains supply. The meter is located within an external box against the rear elevation. It is understood that the fuse box/consumer unit is located within a storage cupboard to the first floor landing. At the time of inspection, the cupboard was locked and therefore, no visual inspection of the system was possible.

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 supply. The meter is located within the kitchen.

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.** Mains supply. Pipework (where seen) is of copper and PVC. There is a stainless steel bowl and drainer sink unit to the kitchen fittings. There is a white bathroom suite comprising bath with overhead electric shower unit and screen surround, wash hand basin and WC.

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.** There is a gas fired central heating system, which also provides hot water. A combi boiler is wall mounted within a storage cupboard to the vestibule. The boiler serves wall mounted radiators. The system is controlled by a combined programmer/thermostat which is located within the hall.

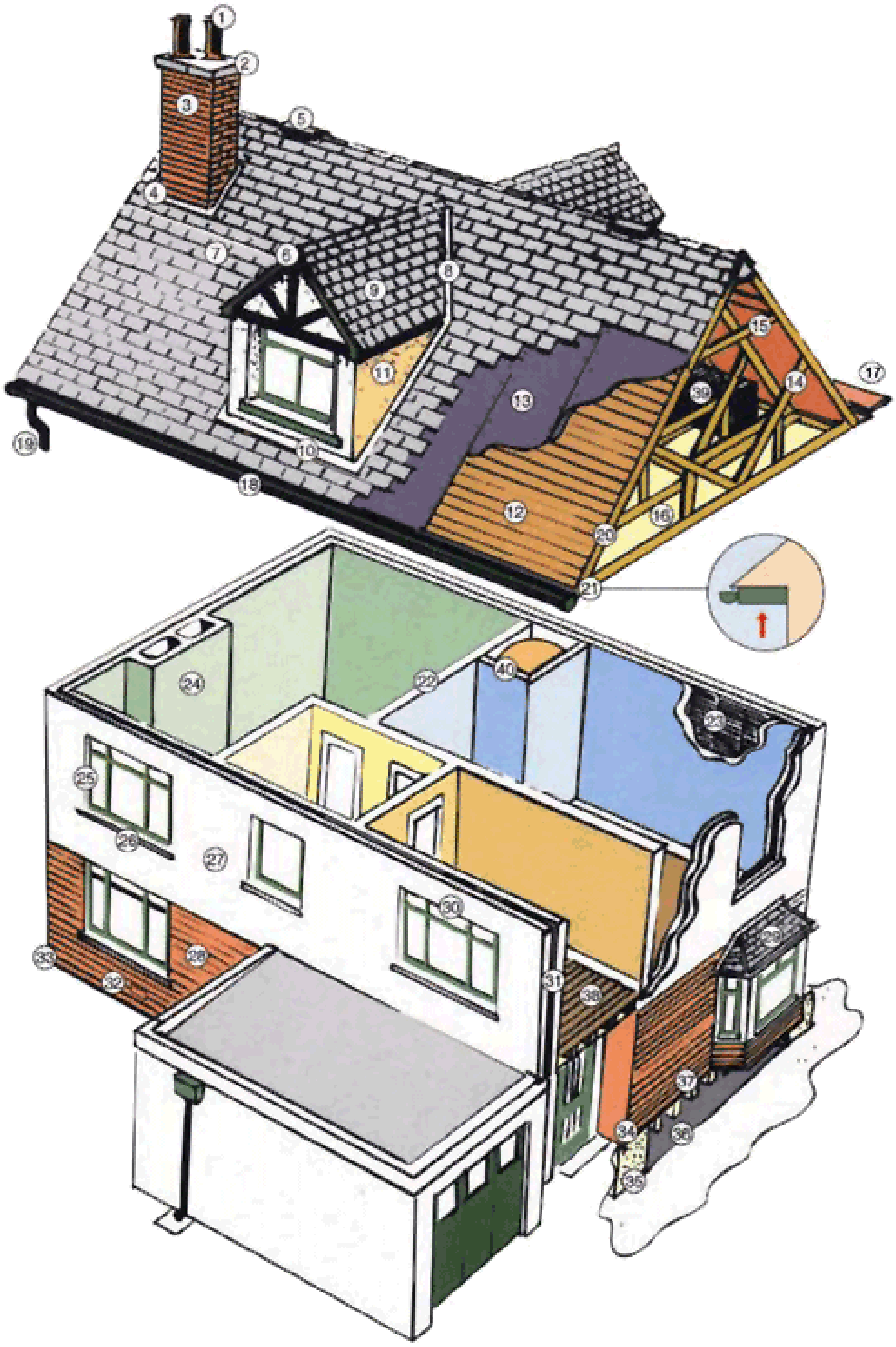
Drainage	**Drainage covers etc were not lifted.** **Neither drains nor drainage systems were tested.** Drainage is to the mains sewer.

Fire, smoke and burglar alarms	**Visually inspected.** **No tests whatsoever were carried out to the system or appliances.** Legislation by the Scottish Government, which took effect from February 2022, requires all residential properties to have a system of inter-linked smoke alarms and heat detectors. Carbon monoxide detectors are also required where appropriate. Purchasers should appraise themselves of the requirements of this legislation, and engage with appropriately accredited contractors to ensure compliance.

Any additional limits to inspection	Our inspection of the roof space was carried out from the fixed crawl boards only due to the level of insulation materials present. The windows were tested at random. The property was fully furnished and all floors were covered. Floor coverings restricted our inspection of flooring. No readily accessible hatches or loose floorboards were available to allow access to any sub floor areas. Personal effects in cupboards and/or fitted wardrobes were not moved and restricted the inspection. Concealed areas beneath and around bath/shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. The systems and the services were not tested. The report does not include an asbestos inspection. However, asbestos was widely used in the building industry until around 2000, when it became a banned substance. If the possibility of asbestos based products has been reported within the limitations of the inspection and you have concerns you should engage a qualified asbestos surveyor. Where repairs are required at height compliance with Health and Safety legislation often requires the use of scaffolding which can significantly impact on the cost of repair. Pricing repairs is out with the remit of this report, but it would be prudent to consider costs and budgeting before offering. The various trades can advise further. We have not carried out an inspection for Japanese Knotweed and unless otherwise stated, for the purposes of the valuation I have assumed that there is no Japanese Knotweed or other invasive plants within the boundaries of the property or in neighbouring

Any additional limits to inspection	properties.

Sectional Diagram showing elements of a typical house



1. Chimney pots
2. Coping stone
3. Chimney head
4. Flashing
5. Ridge ventilation
6. Ridge board
7. Slates / tiles
8. Valley guttering
9. Dormer projection
10. Dormer flashing
11. Dormer cheeks
12. Sarking
13. Roof felt
14. Trusses
15. Collar
16. Insulation
17. Parapet gutter
18. Eaves guttering
19. Rainwater downpipe
20. Verge boards /skews
21. Soffit boards
22. Partition wall
23. Lath / plaster
24. Chimney breast
25. Window pointing
26. Window sills
27. Rendering
28. Brickwork / pointing
29. Bay window projection
30. Lintels
31. Cavity walls / wall ties
32. Subfloor ventilator
33. Damp proof course
34. Base course
35. Foundations
36. Solum
37. Floor joists
38. Floorboards
39. Water tank
40. Hot water tank

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

2. Condition

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

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

Structural movement

Repair category	1
Notes	There is movement in the property evidenced by cracking to the external fabric, as well as sloping floors, plaster cracking and distorted door frames internally. There is no evidence of recent stress to the building within the limitations of the inspection but previous scarring has been reflected in the market value.

Dampness, rot and infestation

Repair category	1
Notes	Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate, and moisture levels were found to be within an acceptable range. There is evidence of wood boring insect infestation to roof timbers. I have been informed remedial repair works have been carried out. Copies of any relevant guarantees should be transferred and retained with the Title Deeds. In a property of this age and type, it is possible that there may be structural defects which are presently concealed by floor coverings and plasterwork etc, and in view of the problems noted, there may be further latent defects in areas which are presently inaccessible.

Chimney stacks

Repair category	1
Notes	The chimney stacks appear to have been rebuilt in brick in the past. Typical weathering is now evident to some areas. Ongoing maintenance should be anticipated, including to the flashing details to ensure they are watertight.

Roofing including roof space

Repair category	2
Notes	There are a number of chipped/damaged and slipped roof slates. The slatework

Roofing including roof space	
Repair category	2
Notes	appears original. While the sheet metal to the ridge appears to have been replaced in the past, a section is now loose/lifting, requiring attention. Cement flashings are weathered and cracked in places. Natural slates have an expected lifespan of up to 100 years or more depending on slate quality, source, thickness and cutting skill of the slate. Slates will deteriorate over time; nail fixings will corrode and loosen resulting in on-going maintenance requirements. Close quarter and disruptive inspections may reveal damage to roofing materials, especially where these are original. Regular maintenance should be anticipated particularly after adverse weather conditions. A degree of staining and condensation were noted to roof timbers. Within the limitations of our inspection, the staining appeared historic, although it was noted that there are no ventilators to allow for circulation of air. The rooflights appear original and are affected by corrosion. A roofing contractor will be able to advise further on the condition and life expectancy of the roof coverings, as well as on the costs for any repairs/replacement works.

Rainwater fittings	
Repair category	1
Notes	There was no evidence of blockage or leakage to the rainwater fittings at the time of inspection. Rainwater fittings should be monitored for leakage during periods of rainfall.

Main walls	
Repair category	2
Notes	Sections of the render to the main walls are weathered with stone chips missing. Cracking is also evident, some of which is considered to be due to longstanding settlement/movement. There are also areas of bossed/hollow and uneven render. While patching works have been carried out to some areas previously, further works should be anticipated to prevent the possibility of water ingress and any further deterioration. A number of sub-floor vents along the front elevation are currently partially obscured by stone chips, thus restricting the flow of air into the sub-floor area.

Windows, external doors and joinery	
Repair category	1
Notes	The windows are along semi-modern lines and were generally found to be in a serviceable condition, consistent with age and usage. Some gaps were noted in the mastic sealant around frames externally. While this is cosmetic in nature, renewal should be anticipated in due course. The entrance door functioned satisfactorily.

Windows, external doors and joinery	
Repair category	1
Notes	Windows and external doors can be problematic and over time their operation can be affected, and opening mechanisms damaged. It is therefore likely that attention will be required as part of an ongoing maintenance programme.

External decorations	
Repair category	1
Notes	The external decorations are generally in fair condition. Regular renewal will be required if these areas are to be maintained in satisfactory condition.

Conservatories/porches	
Repair category	-
Notes	Not applicable.

Communal areas	
Repair category	-
Notes	Not applicable.

Garages and permanent outbuildings	
Repair category	-
Notes	Not applicable.

Outside areas and boundaries	
Repair category	2
Notes	There is evidence of some movement having affected boundary/retaining walls, reflected by cracking to render. On the basis of a single inspection, this appears to be longstanding and non- progressive, although the affected areas should be monitored and some repairs anticipated. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should be confirmed with reference to the Title Deeds.

Ceilings	
Repair category	1
Notes	Blemishes and cracking are evident to some areas. These are cosmetic in nature and should be capable of remedy during the course of routine decoration.

Internal walls	
Repair category	1
Notes	Some cracking/torn paper coverings are evident. During routine decoration, some plaster filling/ repair may be required.

Floors including sub-floors	
Repair category	1
Notes	The flooring was found to be generally firm to the tread, with the exception of some loose creaking panels which are considered to be cosmetic in nature. A slight run is also evident to some areas which is considered to be due to longstanding settlement/movement. It is not unusual to discover areas of past water spillage when floor coverings are removed in kitchen and bathroom compartments, revealing the need for further repair and maintenance work. No access to the sub-floor area was possible. Within the limitations of our inspection, there was no indication to suggest significant defects in this area, although it should be appreciated that as the area was not inspected, no guarantees can be provided in this regard.

Internal joinery and kitchen fittings	
Repair category	1
Notes	Replacement doors have been installed. A number of door frames are slightly distorted, which is considered to be due to longstanding settlement/movement. The kitchen fittings are along semi-modern lines, and generally appeared in a condition consistent with age and usage.

Chimney breasts and fireplaces	
Repair category	1
Notes	Any original fireplaces have been removed, the openings blocked/sealed and we assume adequately vented.

Internal decorations	
Repair category	1
Notes	The subjects were found to be generally well presented.

Cellars	
Repair category	-
Notes	Not applicable.

Electricity	
Repair category	1
Notes	We were unable to inspect the fuse box/consumer unit. Current test certification should be confirmed. It is recommended that all electrical installations be checked every five years or on change of ownership to keep up to date with frequent changes in Safety Regulations. Further advice will be available from a qualified NICEIC/ SELECT registered Contractor. It should be appreciated that only recently constructed or rewired properties will have installations which fully comply with IET regulations.

Gas	
Repair category	1
Notes	Trade bodies governing gas installations currently advise that gas appliances should be tested prior to change in occupancy and thereafter at least once a year by a Gas Safe registered contractor. It is assumed that gas appliances comply with relevant regulations.

Water, plumbing and bathroom fittings	
Repair category	1
Notes	Pipework (where seen) is of copper and PVC, and appeared in serviceable condition but was not tested. The bathroom fittings are along modern lines, and generally appeared in a condition consistent with age and usage.

Heating and hot water

Repair category	1
Notes	It is assumed that the central heating system has been properly installed, updated, and maintained to meet with all current regulations and standards, with particular regard to flue and ventilation requirements. Service records should be obtained and checked. In the absence of service documentation, further advice should be obtained from a qualified heating engineer to ascertain the condition, efficiency, and life expectancy of the system. The cover flap to the boiler is loose, which is cosmetic in nature. The radiators are along older lines, although replacement thermostatic valves have been installed.

Drainage

Repair category	1
Notes	There was no surface evidence to suggest the drainage system is choked or leaking.

Single Survey

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

Structural movement	1
Dampness, rot and infestation	1
Chimney stacks	1
Roofing including roof space	2
Rainwater fittings	1
Main walls	2
Windows, external doors and joinery	1
External decorations	1
Conservatories/porches	-
Communal areas	-
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	1
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 & First
2. Are there three steps or fewer to a main entrance door of the property?	Yes [ ] No [X]
3. Is there a lift to the main entrance door of the property?	Yes [ ] No [X]
4. Are all door openings greater than 750mm?	Yes [ ] No [X]
5. Is there a toilet on the same level as the living room and kitchen?	Yes [ ] No [X]
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
We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate. Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds. Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds. It is recommended that where repairs, defects or maintenance items have been identified, interested parties make appropriate enquiries in order to satisfy themselves of the potential costs and the extent of the works required prior to submitting a legal offer to purchase. The property is located in a Conservation Area and, as such, the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland. We noted no evidence of significant structural alterations having been carried out to the subjects in recent times. Any alterations that may have been carried out are now likely of some antiquity and in excess of 20 years old. The absence of any documentation in relation to historic alterations does not materially affect our valuation figure.

Estimated reinstatement cost for insurance purposes
For Reinstatement Cost Assessment purposes, it is recommended that the subjects be insured for a sum of not less than £450,000 (Four Hundred and Fifty Thousand Pounds). It should be noted that this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS). This figure bears no direct relationship to current market value.

Valuation and market comments
Having considered matters and taking into account of our general observations on site, we are of the opinion that the current market value of the subjects in their present condition, and with the benefit of full vacant possession may be fairly stated in the capital sum of £150,000 (One Hundred and Fifty Thousand Pounds). This is a replacement single survey of the original which was carried out on 11th February 2025. Following buoyant market conditions over a prolonged period through the Covid 19 pandemic, there are now indications of a return to a more balanced level of supply and demand, partly influenced by current economic circumstances and changing interest rates.

Signed	Security Print Code [467990 = 6928] Electronically signed

Report author	Mark Smith

Single Survey

Company name	DM Hall LLP

Address	Shed 26, Unit 34 City Quay, Camperdown Street, Dundee, DD1 3JA

Date of report	21st May 2025

Mortgage Valuation Report

DM HALL
CHARTERED SURVEYORS

Property Address

Address	24 MARYWELL BRAE, KIRRIEMUIR, DD8 4BJ
Seller's Name	Imran Saleem
Date of Inspection	30th April 2025

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
- [ ] Detached
- [X] 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: 1875

Tenure

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

Accommodation

Number of Rooms

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

Gross Floor Area (excluding garages and outbuildings) 100 m^2 (Internal) [ ] m^2 (External)

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

Garage / Parking / Outbuildings

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

Available on site? [ ] Yes [ ] No

Permanent outbuildings:

None

Mortgage Valuation Report

Construction

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

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

Special Risks

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

If Yes, is this recent or progressive? [ ] Yes [X] No

Is there evidence, history, or reason to anticipate subsidence, heave, landslip or flood in the immediate vicinity? [ ] Yes [X] No

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

Service Connection

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

Drainage [X] Mains [ ] Private [ ] None

Water [X] Mains [ ] Private [ ] None

Electricity [X] Mains [ ] Private [ ] None

Gas [X] Mains [ ] Private [ ] None

Central Heating [X] Yes [ ] Partial [ ] None

Brief description of Central Heating:

Gas fired combi boiler to radiators.

Site

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

- [ ] Rights of way [ ] Shared drives / access [ ] Garage or other amenities on separate site [ ] Shared service connections
- [ ] Agricultural land included with property [X] Ill-defined boundaries [ ] Other (specify in General Remarks)

Location

- [ ] Residential suburb [X] Residential within town / city [ ] Mixed residential / commercial [ ] Mainly commercial
- [ ] Commuter village [ ] Remote village [ ] Isolated rural property [ ] Other (specify in General Remarks)

Planning Issues

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

If Yes provide details in General Remarks.

Roads

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

Mortgage Valuation Report

General Remarks

The subjects form part of a long established private residential area situated on the eastern periphery of Kirriemuir town centre. The immediate surrounding properties are of similar age and construction. Adequate shopping, educational, public transport and social facilities are available within easy reach.

At the time of inspection, the subjects were found to be generally well presented internally. Any defects seen are considered capably of remedy during the course of routine maintenance and/or decoration. Externally, some works of repair and maintenance are required. Some elements are also ageing and are likely to require attention and/or upgrading/replacement in due course.

We have reflected the condition of the subjects in our valuation.

There is movement in the property evidenced by cracking to the external fabric, as well as sloping floors, plaster cracking and distorted door frames internally. There is no evidence of recent stress to the building within the limitations of the inspection but previous scarring has been reflected in the market value.

We are unaware of any adverse planning proposals affecting the subjects although this should be confirmed by obtaining a Property Enquiry Certificate.

Rights of access, land ownership and maintenance liabilities around the periphery of the subjects should also be confirmed by reference to the Title Deeds.

Absolute Ownership assumed. We are unaware of any easements, servitudes or rights of way which may adversely affect the property. This point should be confirmed by reference to the Title Deeds.

It is recommended that where repairs, defects or maintenance items have been identified, interested parties make appropriate enquiries in order to satisfy themselves of the potential costs and the extent of the works required prior to submitting a legal offer to purchase.

The property is located in a Conservation Area and, as such, the cost of repair or reinstatement works are likely to be higher than normal. Any works considered necessary will require to be carried out in consultation with the Local Authority Planning Department and Historic Environment Scotland.

We noted no evidence of significant structural alterations having been carried out to the subjects in recent times. Any alterations that may have been carried out are now likely of some antiquity and in excess of 20 years old. The absence of any documentation in relation to historic alterations does not materially affect our valuation figure.

Essential Repairs

None.

Estimated cost of essential repairs £ - Retention recommended? ☐ Yes ☒ No Amount £ -

Mortgage Valuation Report

Comment on Mortgageability

Valuations

Market value in present condition	£	150,000
Market value on completion of essential repairs	£	
Insurance reinstatement value (to include the cost of total rebuilding, site clearance, professional fees, ancillary charges plus VAT)	£	450,000
Is a reinspection necessary?	☐ Yes ☒ No	

Buy To Let Cases

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

Declaration

Signed	Security Print Code [467990 = 6928] Electronically signed by:-
Surveyor's name	Mark Smith
Professional qualifications	BSc MRICS
Company name	DM Hall LLP
Address	Shed 26, Unit 34 City Quay, Camperdown Street, Dundee, DD1 3JA
Telephone	01382 873100
Fax	
Report date	21st May 2025