

89 Dundee Road,  
Broughty Ferry,  
Dundee,  
DD5 1LZ

# Home Report



**DM HALL**

89 Dundee Road,  
Broughty Ferry,  
Dundee,  
DD5 1LZ

# Single Survey



**DM HALL**

## Survey Report on:

<b>Property Address</b>	89 Dundee Road, Broughty Ferry, Dundee, DD5 1LZ
<b>Reference</b>	DD202606-63634
<b>Customer Name</b>	Hamish Milne
<b>Date of Inspection</b>	23rd June 2026
<b>Surveyor's name, qualifications and office</b>	Mark Smith BSc MRICS DM Hall LLP Chartered Surveyors Shed 26, Unit 34, City Quay Camperdown Street Dundee DD1 3JA  Tel: 01382 873100  email: <a href="mailto:dundeeresidential@dmhall.co.uk">dundeeresidential@dmhall.co.uk</a>
<b>Prepared By</b>	DM Hall LLP

## SINGLE SURVEY TERMS AND CONDITIONS (WITH MVR)

### 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.<sup>1</sup>

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.

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

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<sup>1</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

## 1.2 THE REPORT

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

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

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

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

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

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

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

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

## 1.3 LIABILITY

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

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

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

- the professional advisers of any of these.

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

## **1.4 GENERIC MORTGAGE VALUATION REPORT**

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

## **1.5 TRANSCRIPT MORTGAGE VALUATION FOR LENDING PURPOSES**

The Surveyors undertake that on being asked to do so by a prospective purchaser, or his/her professional adviser 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.<sup>2</sup>

## **1.6 INTELLECTUAL PROPERTY**

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

## **1.7 PAYMENT**

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

## **1.8 CANCELLATION**

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

The Surveyor will be entitled not to proceed with the inspection (and will so report promptly to the Seller) if after arriving at the property, the Surveyor concludes that it is of a type of construction of which the Surveyor has insufficient specialist knowledge to be able to provide the inspection satisfactorily.

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<sup>2</sup> Which shall be in accordance with the current RICS Valuation Standards (The Red Book) and RICS Rules of Conduct

The Surveyor will also be entitled not to proceed if after arriving at the property, the surveyor concludes that the property is exempt under Part 3 of The Housing (Scotland) Act 2006 as detailed in the (Prescribed Documents) Regulations 2008. If there is a potential threat to their health or personal safety, the inspection may be postponed or cancelled, at the Surveyor's discretion.

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

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

## 1.9 PRECEDENCE

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

## 1.10 DEFINITIONS

- the "Lender" is the party who has provided or intends or proposes to provide financial assistance to the Purchaser towards the purchase of the Property and in whose favour a standard security will be granted over the Property;
- the "Transcript Mortgage Valuation Report for Lending Purposes" means a separate report, prepared by the Surveyor, prepared from information in the Report and the generic Mortgage Valuation Report, but in a style and format required by the Lender. The Transcript Mortgage Valuation Report for Lending Purposes will be prepared with the skill and care reasonably to be expected from a surveyor who is a member of the Royal Institution of Chartered Surveyors and who is competent to survey, value and report on the Property;
- the "Generic Mortgage Valuation Report" means a separate report, prepared by the Surveyor from information in the Report but in the Surveyor's own format;
- the "Market Value" is the estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm's length transaction, after proper marketing and where 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.

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

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

Parts of the property, which cannot be seen or accessed, will not be reported upon and this will be stated. If the Surveyor suspects that a defect may exist within an unexposed area and which could have a material effect upon the value, they 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 reinstatement cost, as defined below.

*“Market value” The estimated amount for which an asset or liability should exchange on the valuation date, between a willing buyer and a willing seller in an arm’s length transaction,*

*after proper marketing and where 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.

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

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

## 1. INFORMATION AND SCOPE OF INSPECTION

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

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

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

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

<b>Description</b>	The subjects comprise a two storey semi-detached villa.
<b>Accommodation</b>	Ground Floor: Vestibule, Hall, Living Room, Dining Room, Bedroom with Ensuite Toilet with WC, Kitchen, Utility Room and further Bedroom with Ensuite Shower Room with WC.  First Floor: Landing, Main Bedroom with Ensuite Shower Room with WC, Two further Bedrooms and Bathroom with separate Shower and WC.
<b>Gross Internal Floor Area (m2)</b>	280 m2
<b>Neighbourhood and Location</b>	The subjects form part of a long established popular private residential area situated on the Western periphery of Broughty Ferry. The immediate surrounding properties are of similar age and construction. The subjects occupy an elevated position and benefit from partial views to the South towards the River Tay. All essential amenities are available within easy reach.
<b>Age</b>	Built in 1867.
<b>Weather</b>	Dry and bright. The report should be read in this context.
<b>Chimney Stacks</b>	<b>Visually inspected with the aid of binoculars where appropriate.</b>  The chimney stacks are of stone construction, with a

	<p>pointed and part painted finish. The flashing details are of metal sheet.</p>
<p><b>Roofing including Roof Space</b></p>	<p><b>Sloping roofs were visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The main roof is dual pitched and laid in slates, incorporating metal sheet ridging/hips and metal valleys. The roof over the single storey side outshoot is flat and laid in mineral felt, incorporating metal balustrade. There is also a mono-pitched canopy to the front elevation, which is laid in Rosemary tiles. The roof over the single storey rear outshoot is pitched and laid in slates, incorporating metal sheet ridging.</p> <p>A hatch to the ceiling of a storage cupboard to the first floor landing leads to the roof space over the main dwelling, although at the time of inspection this was inaccessible due to the presence of stored items within the cupboard. No readily accessible or unfixed hatches were available to allow access to the roof space over the rear outshoot.</p>
<p><b>Rainwater Fittings</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p>The rainwater fittings are of cast iron and PVC.</p>
<p><b>Main Walls</b></p>	<p><b>Visually inspected with the aid of binoculars where appropriate.</b></p> <p><b>Foundations and concealed parts were not exposed or inspected.</b></p> <p>The main walls are of solid stone construction, pointed externally and lined internally.</p>
<p><b>Windows, External Doors and Joinery</b></p>	<p><b>Internal and external doors were opened and closed where keys were available.</b></p>

	<p><b>Random windows were opened and closed where possible.</b></p> <p><b>Doors and windows were not forced open.</b></p> <p>The windows are mainly of timber sash and casement double glazed styles, although a number of original single glazed units still remain in place, and there are also some uPVC framed double glazed units.</p> <p>The front entrance door is of a moulded timber style. The main rear entrance door, within the outshoot, is of a plain/flush timber style. There is also a further door to this area, which is of a uPVC framed double glazed style.</p>
<p><b>External Decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The external decorations are of paint.</p>
<p><b>Conservatories and Porches</b></p>	<p>None.</p>
<p><b>Communal Areas</b></p>	<p>None.</p>
<p><b>Garages and Permanent Outbuildings</b></p>	<p>There is no garage, although there is a block paving driveway and a car port to the side of the dwelling.</p> <p>There is a garden room to the rear, which is of timber frame wall construction, clad with timber externally, incorporating uPVC framed double glazed bi-fold doors. The roof is flat/low pitched and laid in a modern rubber membrane. There is a concrete floor. The ceiling and the walls are part lined internally. Lighting and power are installed. There are floor standing and wall mounted kitchen style units, incorporating an enamel sink. There is also a shower room incorporating enclosure with mixer shower unit and WC.</p>
<p><b>Outside Areas and Boundaries</b></p>	<p><b>Visually inspected.</b></p> <p>The subjects are accessed over a sloping block paving driveway with well stocked borders and stone pillars with metal gate. There is a sloping area laid to lawn to the front of the dwelling, as well as and a block paving patio area with wood chip borders. The rear garden is laid to lawn, incorporating a stone chip footpath and a paving slab patio area, as well as well stocked borders, timber and composite decking. There are also rendered masonry retaining walls. There is an enclosed courtyard area off the utility room, which is laid in stone chips and incorporates two wood stores. The site boundaries defined by stone</p>

	walls, brick walls and timber fences.
<b>Ceilings</b>	<p><b>Visually inspected from floor level.</b></p> <p>The ceilings are of timber lath and plaster and plasterboard. Some of the lath and plaster ceilings also incorporate ornate cornices and roses.</p>
<b>Internal Walls</b>	<p><b>Visually inspected from floor level.</b></p> <p><b>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</b></p> <p>The internal walls appear to be a mixture of brick, plaster on the hard, timber lath and plaster, and timber stud/ plasterboard.</p>
<b>Floors including Sub-floors</b>	<p><b>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</b></p> <p><b>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.</b></p> <p><b>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.</b></p> <p>The floors are of solid concrete and suspended timber construction.</p>
<b>Internal Joinery and Kitchen Fittings</b>	<p><b>Built-in cupboards were looked into, but no stored items were moved.</b></p> <p><b>Kitchen units were visually inspected excluding appliances.</b></p> <p>The internal doors are of moulded timber styles. The door between the vestibule/hall also incorporates glazing, as well as glazed side screens. The door facings and skirting boards are of moulded timber styles. A timber staircase with moulded timber balustrade and handrail, leads from the hall to the upper level accommodation.</p> <p>The kitchen fittings comprise floor standing fittings.</p>
<b>Chimney Breasts and Fireplaces</b>	<b>Visually inspected.</b>

	<p><b>No testing of the flues or fittings was carried out.</b></p> <p>There is a wood burner to the living room. There is also an open fireplace to the dining room.</p>
<p><b>Internal Decorations</b></p>	<p><b>Visually inspected.</b></p> <p>The ceilings are finished with paper and/or paint. The walls are mainly finished with paper and/or paint, although the kitchen is part clad with a splashback. The ensuite toilet is clad with marble panels, whereas the remainder of the sanitary areas are tiled. The internal joinery is finished with stain/preservative.</p>
<p><b>Cellars</b></p>	<p>None.</p>
<p><b>Electricity</b></p>	<p><b>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.</b></p> <p>Mains supply. The meter is located within a cupboard to the kitchen.</p>
<p><b>Gas</b></p>	<p><b>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.</b></p> <p>Mains supply. The meter is located within an external box against the single storey rear outshoot.</p>
<p><b>Water, Plumbing and Bathroom Fittings</b></p>	<p><b>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>Mains supply. Pipework (where visible) is of PVC or similar modern materials. There is a stainless steel bowl and drainer sink unit to the kitchen fittings.</p> <p>There are white fittings to the ensuite toilet comprising WC, and there is also a wash basin within the adjoining</p>

	<p>bedroom. There are white fittings to the ensuite shower room within the rear outshoot, comprising enclosure with mixer shower, and combi vanity unit with wash basin and WC. There is a white bathroom suite, comprising bath, separate shower enclosure with mixer shower unit, wash basin and WC. There are also white fittings to the ensuite to the main bedroom, comprising enclosure with mixer shower unit, wash basin and WC.</p>
<p><b>Heating and Hot Water</b></p>	<p><b>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>There is a gas fired central heating system, which also provides hot water. The boiler is wall mounted within a cupboard to the utility room. The boiler serves wall mounted radiators with thermostatic valves. The radiators to the bathroom and the main ensuite are of a towel rail type. The system is controlled by a smart thermostat, which is located within the hall.</p> <p>A hot water storage tank is located adjacent to the boiler.</p>
<p><b>Drainage</b></p>	<p><b>Drainage covers etc were not lifted.</b></p> <p><b>Neither drains nor drainage systems were tested.</b></p> <p>Drainage is to the mains sewer.</p>
<p><b>Fire, Smoke and Burglar Alarms</b></p>	<p><b>Visually inspected.</b></p> <p><b>No tests whatsoever were carried out to the system or appliances.</b></p> <p>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.</p>
<p><b>Any Additional Limits to Inspection</b></p>	<p>The external inspection was conducted from ground level within the site and adjoining public areas.</p> <p>No roof space inspections were possible.</p> <p>The windows were tested at random.</p>

The property was occupied, 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 inspection is not a fire or life safety risk assessment and should not be relied on as a risk assessment inspection. Further advice should be sought if a specific risk assessment of the property and building that it forms part of is required.

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 properties.

## Sectional Diagram showing elements of a typical house



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

## 2. CONDITION

This section identifies problems and tells you about the urgency of any repairs by using one of the following 3 categories:

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

Structural Movement	
Repair Category	<b>1</b>
Notes	There is evidence of some settlement/movement having affected the subjects, although on the basis of single inspection this appears to be longstanding and non-progressive.

Dampness, Rot and Infestation	
Repair Category	<b>1</b>
Notes	<p>There was no obvious evidence of significant dampness, rot or wood boring insect infestation within the limitations of the inspection. 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.</p> <p>A degree of staining was noted within the vestibule. Within the limitations our inspection this appeared historic, and should therefore be capable of remedy during routine decoration. The affected areas should, however, be monitored.</p> <p>It is understood that timber/damp specialist remedial repair works have been carried out to the subjects in the past. Copies of any relevant guarantees should be transferred and retained with the Title Deeds.</p>

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

Chimney Stacks	
Repair Category	1
Notes	Within the limitations of our inspection, no reportable defects were evident to the chimney stacks. Some ongoing maintenance should, however, be anticipated, including to the flashing details to ensure they are watertight.

# Single Survey

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.

Roofing including Roof Space	
Repair Category	2
Notes	<p>There are a number of chipped slates. The slatework appears original and as a result, ongoing maintenance and repairs should be anticipated. Notwithstanding this, sheet metalwork and cement flashings have been renewed at parts. 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.</p> <p>There are valley gutters. These can be problematic (especially within older buildings), and maintenance should be undertaken regularly.</p> <p>The flat mineral felt roof coverings over the single storey side outshoot appears to have been renewed/replaced in the past, although some typical weathering is now evident. It should be appreciated that flat felt roof coverings have a limited life expectancy and can fail without warning. The Rosemary clay roof tiles to the canopy to the outshoot can become brittle and delaminate as a result of frost, weathering or chemical damage. These should be monitored.</p> <p>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.</p>

Rainwater Fittings	
Repair Category	1
Notes	Within the limitations of our inspection, there was no evidence of blockage or leakage to the rainwater fittings.

# Single Survey

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.

Main Walls	
Repair Category	2
Notes	<p>Typical erosion is evident to stonework, and there are also areas of hairline cracked and loose pointing. Whilst some repointing works have been carried out in the past, ongoing maintenance and repairs should be anticipated. Cracking to lintels and sills, which is considered to be due to longstanding settlement/movement has been patched, although the affected areas should be monitored. Some attention may be required as part of an ongoing maintenance programme.</p>

Windows, External Doors and Joinery	
Repair Category	1
Notes	<p>The windows were generally found to be in a serviceable condition. Most of the timber sash and casement windows have been refurbished, with double glazing installed. The uPVC framed windows are now along older lines. It is therefore likely that attention will be required to these units as part of an ongoing maintenance programme. Ongoing maintenance should also be anticipated to the remaining single glazed units.</p> <p>Random windows are opened but not all and inspections can be restricted by window blinds, curtains, ornaments etc. Handles, locks and opening mechanisms can deteriorate through usage and repair or replacement can be anticipated on an ad hoc basis. No assurances can be provided that all window fitments are functional.</p> <p>The external doors functioned satisfactorily, although they are of mixed age. 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.</p>

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

External Decorations	
Repair Category	1
Notes	The external decorations are generally in good condition. Regular renewal will, however, be required if these areas are to be maintained in satisfactory condition.

Conservatories and Porches	
Repair Category	N/A
Notes	Not Applicable

Communal Areas	
Repair Category	N/A
Notes	Not Applicable

Garages and Permanent Outbuildings	
Repair Category	1
Notes	The outbuilding generally appeared in a good condition consistent with age.

# Single Survey

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.

Outside Areas and Boundaries	
Repair Category	2
Notes	<p>There is typical age-related deterioration to boundary walls, with weathering, open mortar joints and some vegetation growth evident. Ongoing maintenance and repairs should be anticipated. . You should verify with your conveyancer the extent of the boundaries attaching to the property.</p> <p>There are mature trees growing within influencing distance of the dwelling and boundary walls. A tree surgeon will be able to provide further advice in this regard.</p> <p>There are areas of weathered and loose/springing timber decking to the rear.</p>

Ceilings	
Repair Category	2
Notes	<p>Some cracking and unevenness are evident to lath and plaster ceilings. Given the age of these ceilings, disturbance during the course of routine decoration may lead to some additional damage.</p> <p>Some cracking is evident to cornices. Repair of these areas can be expensive, even if only small areas are disturbed. This often leads to more extensive work being necessary.</p>

Internal Walls	
Repair Category	1
Notes	Some cracked/bossed and hollow plasterwork was noted. These items are cosmetic in nature and should be capable of remedy during the course of routine decoration.

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

Floors including Sub-floors	
Repair Category	1
Notes	<p>The flooring was found to be generally level and firm to the tread.</p> <p>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.</p> <p>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.</p>

Internal Joinery and Kitchen Fittings	
Repair Category	1
Notes	<p>The internal joinery is in-keeping with age and character of the subjects, and generally appeared in a fair condition. Typical wear is evident to some areas. A number of door frames are slightly distorted, which is considered to be due to longstanding settlement/movement. There are some creaking treads to the staircase, which is cosmetic in nature.</p> <p>The kitchen fittings are of a modern style/type. Within the limitations of our inspection, no reportable defects were evident.</p>

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

## Chimney Breasts and Fireplaces

Repair Category	<b>1</b>
Notes	A wood burning stove has been installed to the living room. It is assumed that the installation complies with the Building Standards.  Flues should ideally be swept and tested on an annual basis.

## Internal Decorations

Repair Category	<b>1</b>
Notes	The subjects were found to be generally well presented. Decorative/cosmetic finishes are required to some areas.

## Cellars

Repair Category	<b>N/A</b>
Notes	Not Applicable

## Electricity

Repair Category	<b>2</b>
Notes	The electrical installation includes older consumer units.  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.

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

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	<p>Pipework (where visible) is of PVC or similar modern materials, and appeared in a serviceable condition but was not tested.</p> <p>The sanitary fittings are along modern lines. Within the limitations of our inspection, no reportable defects were evident. Flooring beneath the bath and shower trays was not inspected, however, it should be appreciated that over time the build-up of condensation together with small amounts of leakage from joints between tiling or mastic and bath/shower fittings can lead to deterioration of flooring or wall linings. Repairs in this regard may be required as part of a normal and ongoing maintenance regime.</p>

# Single Survey

Category 3	Category 2	Category 1
<b>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.</b>	<b>Repairs or replacement requiring future attention, but estimates are still advised.</b>	<b>No immediate action or repair is needed.</b>

Heating and Hot Water	
Repair Category	1
Notes	<p>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.</p> <p>Boilers and central heating systems should be tested and serviced by a Gas Safe registered engineer on an annual basis to ensure their safe and efficient operation.</p>

Drainage	
Repair Category	1
Notes	<p>There was no surface evidence to suggest the drainage system is blocked or leaking.</p>

# Single Survey

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

Structural Movement	1
Dampness, Rot and Infestation	1
Chimney Stacks	1
Roofing including Roof Space	2
Rainwater Fittings	1
Main Walls	2
Windows, External Doors and Joinery	1
External Decorations	1
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	1
Outside Areas and Boundaries	2
Ceilings	2
Internal Walls	1
Floors including Sub-floors	1
Internal Joinery and Kitchen Fittings	1
Chimney Breasts and Fireplaces	1
Internal Decorations	1
Cellars	N/A
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 and First.
2. Are there three steps or fewer to a main entrance door of the property?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
3. Is there a lift to the main entrance door of the property?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
4. Are all door openings greater than 750mm?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
5. Is there a toilet on the same level as the living room and kitchen?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
6. Is there a toilet on the same level as a bedroom?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>
7. Are all rooms on the same level with no internal steps or stairs?	Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>
8. Is there unrestricted parking within 25 metres of an entrance door to the building?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>

## 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.

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 subjects have been altered to form the present layout, with a number of ensuites formed. Landscaping works, including the formation of a new driveway and gates have also been carried out, and a garden room has been built to the rear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The subjects are 'B' Listed and also located in a Conservation Area. 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.

### Estimated Reinstatement Cost (£) for Insurance Purposes

One Million, Five Hundred and Seventy-Five Thousand Pounds:  
£1,575,000

It should be noted this sum is an estimate calculated by using a rate per square metre based on information provided by Building Cost Information Service (BCIS).

For Listed buildings and historic properties within Conservation Areas you should seek further specialist insurance advice. An estimate has been given which is believed will provide for the basic reconstruction of the property for the purposes of a lender.

It is prudent to keep the Estimated Reinstatement Cost for insurance under regular review to reflect inflationary effects. RICS guidance recommends that a reassessment be undertaken every three years, or sooner if significant alterations are made to the property.

### Valuation (£) and Market Comments

Six Hundred Thousand Pounds:

£600,000

Our valuation reflects current trends relating to this area. We would assume that current trends will prevail at the ultimate date of disposal, with no adverse or onerous matters being introduced into the market in the intervening period which would have a detrimental effect on price.

<b>Report author:</b>	Mark Smith BSc MRICS
<b>Company name:</b>	DM Hall LLP
<b>Address:</b>	DM Hall LLP Chartered Surveyors Shed 26, Unit 34, City Quay Camperdown Street Dundee DD1 3JA  Tel: 01382 873100  email: <a href="mailto:dundeeresidential@dmhall.co.uk">dundeeresidential@dmhall.co.uk</a>
<b>Signed:</b>	
<b>Date of report:</b>	23rd June 2026

89 Dundee Road, Broughty  
Ferry, Dundee, DD5 1LZ

# Mortgage Valuation Report



**DM HALL**

# Mortgage Valuation Report

Property Address: 89 Dundee Road, Broughty Ferry, Dundee, DD5 1LZ

Date of Inspection: 23rd June 2026

Reference: DD202606-63634

## Location & Description

### 1. Location:

The subjects form part of a long established popular private residential area situated on the Western periphery of Broughty Ferry. The immediate surrounding properties are of similar age and construction. The subjects occupy an elevated position and benefit from partial views to the South towards the River Tay. All essential amenities are available within easy reach.

### 2. Description:

The subjects comprise a two storey semi-detached villa.

### 3. Age:

Built in 1867.

### 4. Main Construction:

Walls: Solid stone with pointed finish.

Roof: Pitched and slated.

### 5. Accommodation:

Ground Floor: Vestibule, Hall, Living Room, Dining Room, Bedroom with Ensuite Toilet with WC, Kitchen, Utility Room and further Bedroom with Ensuite Shower Room with WC.

First Floor: Landing, Main Bedroom with Ensuite Shower Room with WC, Two further Bedrooms and Bathroom with separate Shower and WC.

### 6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 280

Gross external floor area: 319

### 7. Garage and Outbuildings:

There is no garage, although there is a block paving driveway and a car port to the side of the dwelling.

There is a garden room to the rear, which is of timber frame wall construction, clad with timber externally. The roof is flat/low pitched and laid in a modern rubber membrane.

# Mortgage Valuation Report

## Services / Roads

### 8 Main Service:

Water: Yes:  No:

Electricity: Yes:  No:

Gas: Yes:  No:

Drainage: Yes:  No:

For comments on non-mains services, see section 15.

### 8a. Heating:

Gas-fired boiler to radiators.

### 9. Roads - assumed adopted (If no see section 15. General Remarks)

Yes:  No:

## General Condition

### 10. Essential Repairs - comments confined to defects which would materially affect the property and/or value/suitably for mortgage purposes.

None.

Retention: Yes:  No:

Retention amount:

### 11. Subsidence, Settlement and Landslip:

There is evidence of some settlement/movement having affected the subjects, although on the basis of single inspection this appears to be longstanding and non-progressive.

### 12. General Condition:

At the time of inspection, the subjects were found to be well presented throughout internally, with kitchen and sanitary fittings along modern lines. Any defects seen are considered to be capable of remedy during the course of routine maintenance and/or decoration. Externally, some works of repair and maintenance, typical of a property of this age and type were noted.

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

# Mortgage Valuation Report

## Legal & Other Matters

### 13. Alterations: Has the property been extended/converted/alterd? (If yes, see section 15)

Yes: ✓

No:

### 14. Tenure - assumed ownership with marketable title (If no, see section 15)

Yes: ✓

No:

### 15. General Remarks:

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

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 subjects have been altered to form the present layout, with a number of ensuites formed. Landscaping works, including the formation of a new driveway and gates have also been carried out, and a garden room has been built to the rear. It is assumed all necessary Local Authority and other consents have been obtained for alterations and the appropriate documentation, including Building Warrants and Completion Certificates issued. If any works did not require consent then it is assumed they meet the standards required by the Building Regulations or are exempt.

The subjects are 'B' Listed and also located in a Conservation Area. 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.

### 16. Comments on Mortgageability:

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

## Valuation & Insurance

### 17.1 Valuation in present condition (words and figures):

Six Hundred Thousand Pounds: £600,000

### 17.2 Valuation upon completion of any works required under section 9 (words and figures):

### 17.3 Insurance reinstatement: Approximate current reinstatement cost including site

# Mortgage Valuation Report

clearance and professional fees, excluding VAT except on fees. (words and figures):

One Million, Five Hundred and Seventy-Five Thousand Pounds: £1,575,000

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## 18. Declaration:

Signed:



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Valuer's name and Qualifications: Mark Smith BSc MRICS 1196624

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Date: 25th June 2026

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Office Address: DM Hall LLP Chartered Surveyors  
Shed 26, Unit 34, City Quay  
Camperdown Street  
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Tel: 01382 873100

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DM Hall has a network of offices across Scotland and offices in Carlisle, Kendal and Cornwall

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**RICS**<sup>®</sup>

Registered  
valuer

89, Dundee Road,  
Broughty Ferry,  
Dundee, DD5 1LZ

# Property Questionnaire

# Property Questionnaire

**Property Address:**

89, Dundee Road, Broughty Ferry, Dundee, DD5 1LZ

**Seller(s):**

Hamish Milne

**Completion Date of Property Questionnaire:** 25/06/2026

**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

## 1. Length of ownership

How long have you owned the property? 19 years and 6 months

## 2. Council Tax

Which Council Tax band is your property in? G

## 3. Parking

What are the arrangements for parking at your property? (Please indicate all that apply)

Garage	No	Allocated parking space	Yes	Driveway	Yes
Shared parking	No	On street	Yes	Resident permit	No
Metered parking	No	Other:	Comfortable parking for 5 cars in the carport and driveway		

## 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

## 5. Listed Building

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

## 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)?** Yes

If you have answered yes, please describe the changes which you have made:

conversion of the single story rear area to bedroom with ensuite, built a garden room with hot tub area and new patio

**(ii) Did you obtain planning permission, building warrant, completion certificate and other consents for this work?** Yes

If you have answered yes, the relevant documents will be needed by the purchaser, and you should give them to your solicitor as soon as possible for checking.

If you do not have the documents yourself, please note below who has these documents and your solicitor or estate agent can arrange to obtain them.

**B. Have you had replacement windows, doors, patio doors or double glazing installed in your property?** Yes

If you have answered yes, please answer the three questions below:

(i) Were the replacements the same shape and type as the ones you replaced? Yes

(ii) Did this work involve any changes to the window or door openings? No

(iii) Please describe the changes made to the windows doors, or patio doors (with approximate dates when the work was completed): Original timber sash windows fully refurbished with brush seals (2007) and retrofitted with heritage double glazed panels (2020)

**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?** Yes

(Note: a partial central heating system is one which does not heat all the main rooms of the property – the main living room, the bedroom(s), the hall and the bathroom).

**If you, have answered yes/partial – what kind of central heating is there?** (Examples: gas-fired, solid fuel, electric storage heating, gas warm air) gas

**If you have answered yes, please answer the 3 questions below:**

**B. When was your central heating system or partial central heating system installed?** 2010

**C. Do you have a maintenance contract for the central heating system?** No

If you have answered yes, please give details of the company with which you have a maintenance agreement:

**D. When was your maintenance agreement last renewed?** (Please provide the month and year).

# Property Questionnaire

## 8. Energy Performance Certificate

Does your property have an Energy Performance Certificate which is less than 10 years old?

No

## 9. Issues that may have affected your property

a. Has there been any storm, flood, fire or other structural damage to your property while you have owned it?

No

If you have answered yes, is the damage the subject of any outstanding insurance claim?

b. Are you aware of the existence of asbestos in your property?

No

If you have answered yes, please give details:

## 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	Yes	Octopus
Water mains/private water supply	Yes	Scottish Water
Electricity	Yes	Octopus
Mains Drainage	Yes	Scottish Water
Telephone	Yes	Sky
Cable TV/Satellite	Yes	Sky
Broadband	Yes	Sky

# Property Questionnaire

- b. **Is there a septic tank system at your property?** No

If you have answered yes, please answer the two questions below:

- c. **Do you have appropriate consents for the discharge from your septic tank?**
- d. **Do you have a maintenance contract for your septic tank?**

If you have answered yes, please give details of the company with which you have a maintenance contract:

## 11. Responsibilities for a 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?** No

If you have answered yes, please give details:

- b. **Is there a responsibility to contribute to repair and maintenance of the roof, common stairwell or other common areas?** No

If you have answered yes, please give details:

- c. **Has there been any major repair or replacement of any part of the roof during the time you have owned the property?** No

- d. **Do you have the right to walk over any of your neighbours' property - for example to put out your rubbish bin or to maintain your boundaries?** No

# Property Questionnaire

If you have answered yes, please give details:

- 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?** No

If you have answered yes, please give details:

- 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.)** No

If you have answered yes, please give details:

## 12. Charges associated with your property

- a. **Is there a factor or property manager for your property?** No

If you have answered yes, please provide the name and address and give details of any deposit held and approximate charges:

- b. **Is there a common buildings insurance policy?** No

If you have answered yes, is the cost of the insurance included in your monthly/annual factor's charges?

- c. **Please give details of any other charges you must 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.**

# Property Questionnaire

## 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? Yes

If you have answered yes, please say what the repairs were for, whether you carried out the repairs (and when) or if they were done before you bought the property.

by the previous owners possibly when they bought the property

- 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

If you have answered yes, please give details.

rear single story area at the rear looks like has had preventive damp works via external drilled holes by previous owners prior to making it a habitable space

- c. If you have answered yes to 13(a) or (b), do you have any guarantees relating to this work? No

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:**

## 14. Guarantees

A.	Are there any guarantees or warranties for any of the following:	
(i)	Electrical work	No
(ii)	Roofing	No
(iii)	Central heating	No
(iv)	NHBC	No

# Property Questionnaire

(v)	<b>Damp course</b>	No
(vi)	<b>Any other work or installations?</b> (for example, cavity wall insulation, underpinning, indemnity policy)	No

If you have answered 'yes' or 'with title deeds', please give details of the work or installations to which the guarantee(s) relate(s):

**B. Are there any outstanding claims under any of the guarantees listed above?** No

If you have answered yes, please give details:

## 15. Boundaries

**So far as you are aware, has any boundary of your property been moved in the last 10 years?** No

If you have answered yes, please give details:

## 16. Notices that affect your property

**In the past 3 years have you ever received a notice:**

**a. Advising that the owner of a neighbouring property has made a planning application?** No

**b. That affects your property in some other way.** No

**c. That requires you to do any maintenance, repairs, or improvements to your property.** No

If you have answered yes to any of a-c above, please give the notices to your solicitor or estate agent, including any notices which arrive at any time before the date of entry of the purchase of your

# Property Questionnaire

property.

# Energy Performance Certificate



**DM HALL**

# Energy Performance Certificate (EPC)

# Scotland

Dwellings

89 DUNDEE ROAD, BROUGHTY FERRY, DUNDEE, DD5 1LZ

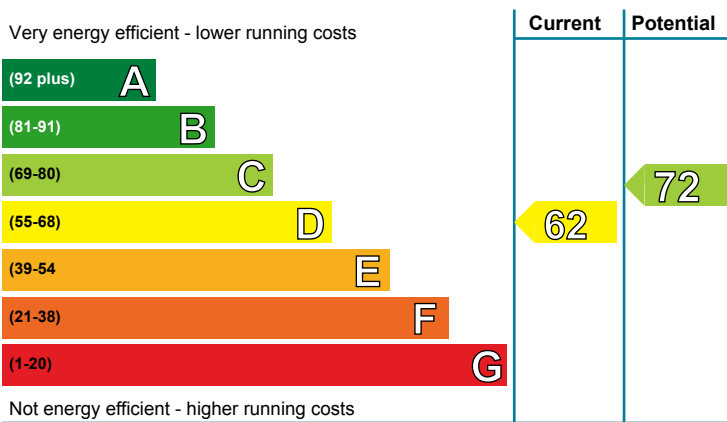
<b>Dwelling type:</b>	Semi-detached house	<b>Reference number:</b>	0110-2407-3160-2526-6355
<b>Date of assessment:</b>	23 June 2026	<b>Type of assessment:</b>	RdSAP, existing dwelling
<b>Date of certificate:</b>	25 June 2026	<b>Approved Organisation:</b>	Elmhurst
<b>Total floor area:</b>	280 m <sup>2</sup>	<b>Main heating and fuel:</b>	Boiler and radiators, mains gas
<b>Primary Energy Indicator:</b>	239 kWh/m <sup>2</sup> /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<sub>2</sub> emissions by improving your home

<b>Estimated energy costs for your home for 3 years*</b>	<b>£13,521</b>	See your recommendations report for more information
<b>Over 3 years you could save*</b>	<b>£2,841</b>	

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

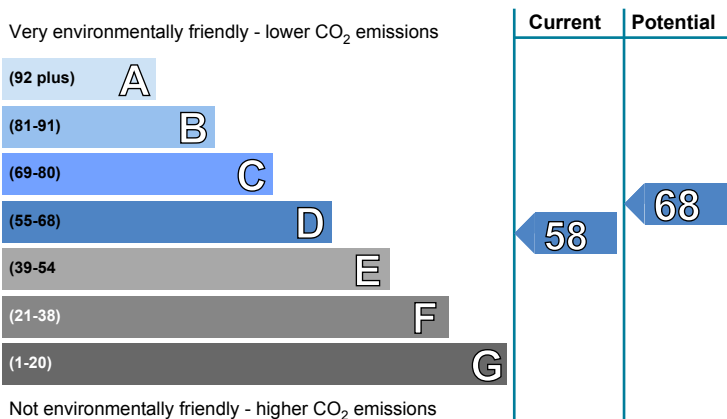


## Energy Efficiency Rating

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 D (62)**. 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<sub>2</sub>) Rating

This graph shows the effect of your home on the environment in terms of carbon dioxide (CO<sub>2</sub>) emissions. The higher the rating, the less impact it has on the environment.

Your current rating is **band D (58)**

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 Internal wall insulation	£7,500 - £11,000	£2121.00
2 Floor insulation (suspended floor)	£5,000 - £10,000	£720.00
3 Solar photovoltaic (PV) panels	£8,000 - £10,000	£765.00

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](http://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	Sandstone, as built, no insulation (assumed)	★★☆☆☆	★★☆☆☆
Roof	Pitched, insulated (assumed)	★★★★☆	★★★★☆
Floor	Suspended, no insulation (assumed) Solid, no insulation (assumed)	— —	— —
Windows	Partial double glazing	★★☆☆☆	★★☆☆☆
Main heating	Boiler and radiators, mains gas	★★★★☆	★★★★☆
Main heating controls	Programmer, room thermostat and TRVs	★★★★☆	★★★★☆
Secondary heating	Room heaters, wood logs	—	—
Hot water	From main system	★★★★☆	★★★★☆
Lighting	Below average lighting efficiency	★★★★☆	★★★★☆

## The energy efficiency rating of your home

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

As we all use our homes in different ways, the energy rating is calculated using standard occupancy assumptions which may be different from the way you use it. The rating also uses national weather information to allow comparison between buildings in different parts of Scotland. However, to make information more relevant to your home, local weather data is used to calculate your energy use, CO<sub>2</sub> 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 39 kg CO<sub>2</sub>/m<sup>2</sup>/yr.

The average Scottish household produces about 6 tonnes of carbon dioxide every year. Based on this assessment, heating and lighting this home currently produces approximately 11 tonnes of carbon dioxide every year. Adopting recommendations in this report can reduce emissions and protect the environment. If you were to install all of these recommendations this could reduce emissions by 2.5 tonnes per year. You could reduce emissions even more by switching to renewable energy sources.


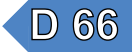




### Estimated energy costs for this home

	Current energy costs	Potential energy costs	Potential future savings
Heating	£12,216 over 3 years	£9,372 over 3 years	
Hot water	£858 over 3 years	£861 over 3 years	
Lighting	£447 over 3 years	£447 over 3 years	
<b>Totals</b>	<b>£13,521</b>	<b>£10,680</b>	

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 Internal wall insulation	£7,500 - £11,000	£707		
2 Floor insulation (suspended floor)	£5,000 - £10,000	£240		
3 Solar photovoltaic panels, 2.5 kWp	£8,000 - £10,000	£255		

### 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](http://www.greenerscotland.org).

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

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

### 1 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](http://www.nationalinsulationassociation.org.uk)).

### 2 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](http://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.

### 3 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](http://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:

- Biomass secondary heating

## 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)	46,153.31	N/A	N/A	N/A
Water heating (kWh per year)	3,325.69			

## Addendum

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

## About this document

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

The Energy Performance Certificate and this Recommendations Report for this building were produced following an energy assessment undertaken by an assessor accredited by Elmhurst ([www.elmhurstenergy.co.uk](http://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](http://www.scottishepcregister.org.uk) and entering the report reference number (RRN) printed at the top of this page.

Assessor's name:	Mr. Mark Smith
Assessor membership number:	EES/009457
Company name/trading name:	D M Hall Chartered Surveyors LLP
Address:	Shed 26, Unit 34 City Quay Camperdown Street Dundee DD1 3JA
Phone number:	01382873100
Email address:	Mark.Smith@dmhall.co.uk
Related party disclosure:	No related party

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

### Use of this energy performance information

Once lodged by your EPC assessor, this Energy Performance Certificate and Recommendations Report are available to view online at [www.scottishepcregister.org.uk](http://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](http://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 [greener-scotland.org](https://www.greener-scotland.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**  
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