

11 Navarre Street,
Broughty Ferry,
Dundee,
DD5 2TW

Home Report



DM HALL

11 Navarre Street,
Broughty Ferry,
Dundee,
DD5 2TW

Single Survey



DM HALL

Survey Report on:

Property Address	11 Navarre Street, Broughty Ferry, Dundee, DD5 2TW
Reference	DD202606-62415
Customer Name	Ronald Peter Reid Executry
Date of Inspection	11th June 2026
Surveyor's name, qualifications and office	Mark Smith BSc MRICS DM Hall LLP Chartered Surveyors Shed 26, Unit 34, City Quay Camperdown Street Dundee DD1 3JA Tel: 01382 873100 email: dundeeresidential@dmhall.co.uk
Prepared By	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.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.

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

¹ 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.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 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.

² 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.

Description	The subjects comprise a semi-detached house.
Accommodation	Ground Floor: Vestibule, Hall, Lounge, Dining Room, Rear Hall and Kitchen. First Floor: Landing, Two Bedrooms and Shower Room with WC.
Gross Internal Floor Area (m2)	106 m2
Neighbourhood and Location	The subjects form part of an established private residential development situated on the Eastern periphery of Broughty Ferry. The immediate surrounding properties are of similar age and construction. All essential amenities are available within easy reach.
Age	90 years old approx.
Weather	Overcast but dry. The report should be read in this context.
Chimney Stacks	Visually inspected with the aid of binoculars where appropriate. There are mutual chimney stacks of concrete block construction, rendered externally, incorporating concrete copings with clay pots attached. The flashing details are of metal sheet.
Roofing including Roof Space	Sloping roofs were visually inspected with the aid of

binoculars where appropriate.

Flat roofs were visually inspected from vantage points within the property and where safe and reasonable to do so from a 3m ladder externally.

Roof spaces were visually inspected and were entered where there was safe and reasonable access, normally defined as being from a 3m ladder within the property.

If this is not possible, then physical access to the roof space may be taken by other means if the Surveyor deems it safe and reasonable to do so.

The main roof is constructed of timber, pitched and laid in slates, incorporating metal sheet ridging. The roof over the single storey side outshoot is of a similar standard of construction, although incorporates metal sheet hips. The roof over the lounge bay window projection at the front elevation is flat and laid in metal sheeting. The roof over the dormer window projection to the shower room above is part mono-pitched and part flat, and laid in mineral felt.

A hatch to the landing ceiling allows access to the roof space over the main dwelling. This area is well insulated at joist level.

Rainwater Fittings

Visually inspected with the aid of binoculars where appropriate.

The rainwater fittings are a mixture of cast iron and PVC.

Main Walls

Visually inspected with the aid of binoculars where appropriate.

Foundations and concealed parts were not exposed or inspected.

The main walls appear to be of cavity concrete block construction, and are rendered externally, incorporating stone effect block feature finishes. The walls are plastered on the hard 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.

	<p>The windows are mainly of uPVC framed double glazed styles, although there are older/original timber framed single glazed windows to the vestibule and the rear hall cupboard.</p> <p>The front entrance door is of a timber/single glazed style. The rear entrance door is of a uPVC/double glazed style.</p>
External Decorations	<p>Visually inspected.</p> <p>The external decorations are of paint.</p>
Conservatories and Porches	None.
Communal Areas	None.
Garages and Permanent Outbuildings	<p>Visually inspected.</p> <p>There is no garage, although off-street parking is available in the form of a driveway.</p> <p>There is a lean to store attached to the rear elevation of the main dwelling. The store is of concrete block wall construction, rendered externally, incorporating stone effect block finishes. The roof is mono-pitched and laid in corrugated polycarbonate sheeting. Access is via a timber door. There is a concrete floor within.</p>
Outside Areas and Boundaries	<p>Visually inspected.</p> <p>The front garden is laid to lawn, incorporating well stocked/stone chip borders. A block paving driveway allows for the provision of off-street parking. A paving slab footpath to the side of the dwelling leads to the rear. The rear garden incorporates a paving slab patio area, with the remainder being laid in stone chips. The site boundaries are defined by concrete block walls and timber fences.</p>
Ceilings	<p>Visually inspected from floor level.</p> <p>The ceilings appear to be of cement fibre sheeting, although in view of the age of the subjects there may also be some lath and plaster sections.</p>
Internal Walls	<p>Visually inspected from floor level.</p> <p>Using a moisture meter, walls were randomly tested for dampness where considered appropriate.</p> <p>The internal walls appear to be of concrete block/brick, plaster on the hard, and cement fibre sheet lined.</p>

Floors including Sub-floors	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>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.</p> <p>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.</p> <p>The floors are of suspended timber construction. The floorboards to the dining room have been exposed and treated with stain/preservative for decorative effect.</p> <p>A number of loose floorboards to the rear hall cupboard allowed an inverted 'head and shoulders' inspection of a sub floor area.</p>
Internal Joinery and Kitchen Fittings	<p>Built-in cupboards were looked into, but no stored items were moved.</p> <p>Kitchen units were visually inspected excluding appliances.</p> <p>The internal doors are of moulded timber styles. The door between the vestibule/hall also incorporates glazing. The door facings and the skirting boards are of moulded timber styles. A timber staircase with timber balustrade and handrail, leads from the hall to the upper level accommodation.</p> <p>The kitchen fittings comprise floor standing and wall mounted units.</p>
Chimney Breasts and Fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>Any original fireplace openings have been blocked/sealed. A number of fireplace surrounds still remain in place.</p>
Internal Decorations	<p>Visually inspected.</p> <p>The ceilings are mainly finished with paper and/or paint, although the kitchen and the shower room ceilings are clad with timber panels. The walls are mainly finished with paper, although the kitchen is part tiled, and the shower</p>

	<p>room is part tiled and part clad with wet wall panels. The internal joinery is finished with paint or stain/preservative.</p>
Cellars	<p>None.</p>
Electricity	<p>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.</p> <p>Mains supply. The meter is located within an alcove cupboard to the lounge.</p>
Gas	<p>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.</p> <p>Mains supply. The meter is located within an external box to the side elevation.</p>
Water, Plumbing and Bathroom Fittings	<p>Visual inspection of the accessible pipework, water tanks, cylinders and fittings without removing any insulation.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>Mains supply. Pipework (where visible) is of copper and PVC. There is a stainless steel bowl and drainer sink unit to the kitchen fittings.</p> <p>There is an insulated cold water storage tank to the roof space.</p> <p>There are white fittings to the shower room, comprising enclosure with electric shower unit, wash basin and WC.</p>
Heating and Hot Water	<p>Accessible parts of the system were visually inspected apart from communal systems, which were not inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There is a gas fired central heating system, which also</p>

	<p>provides hot water. The boiler is wall mounted within the rear hall cupboard. The boiler serves wall mounted radiators, which are fitted with thermostatic valves. The programmer for the system is located adjacent to the boiler.</p> <p>A hot water storage tank, incorporating foam insulation, is located within a cupboard to the upper landing. The tank is fitted with a thermostat and a back-up electric immersion heater.</p>
<p>Drainage</p>	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is to the mains sewer.</p>
<p>Fire, Smoke and Burglar Alarms</p>	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</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>Any Additional Limits to Inspection</p>	<p>The external inspection was conducted from ground level within the site and adjoining public areas.</p> <p>Our inspection of the roof space was restricted due to the level of insulation materials present.</p> <p>The windows were tested at random.</p> <p>The property was unoccupied and unfurnished, although floors were mostly covered. Floor coverings restricted our inspection of flooring.</p> <p>Our inspection of the sub-floor area was restricted to an inverted 'head and shoulders' inspection.</p> <p>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.</p>

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
<p>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.</p>	<p>Repairs or replacement requiring future attention, but estimates are still advised.</p>	<p>No immediate action or repair is needed.</p>

Structural Movement	
Repair Category	1
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	2
Notes	<p>There is evidence of wood boring insect to roof timbers. Checks should be made to determine if there is any documentation/certification available in respect of past specialist treatment works. If such documentation cannot be found or does not exist, then a specialist contractor should be instructed to investigate and thereafter implement any necessary repairs/remedial works under cover of a guarantee.</p> <p>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. A degree staining is evident to the rear bedroom ceiling. The affected area appeared historic and should now be capable of remedy though redecoration, although it should be monitored in the interim.</p>

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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.

Chimney Stacks	
Repair Category	2
Notes	Typical weathering is evident to chimney stacks, and there is also an accumulation of moss growth in places. Ongoing maintenance should be anticipated. The flashing details appear original, and as a result, ongoing maintenance should also be anticipated to these areas to ensure they are watertight.

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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/damaged slates. The slatework appears original, and as a result, ongoing maintenance and repairs should be anticipated. There are also a number of corroded tie straps to ridges/hips.</p> <p>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>It should be appreciated that the metal sheet and mineral felt roof coverings over the bay and dormer window projections have a limited life expectancy and can fail without warning. Inspection at close quarters may reveal further deterioration/damage to roofing materials, especially where these are original.</p> <p>A degree of staining was 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, following the installation of increased insulation.</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>

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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.

Rainwater Fittings	
Repair Category	2
Notes	The cast iron rainwater fittings appear original and are affected by corrosion, which can result in leakage. The affected areas should be checked, treated and redecorated.

Main Walls	
Repair Category	2
Notes	Some cracking and open joints are evident to the external fabric. Some patching/repair works should be anticipated to prevent the possibility of water ingress and any further deterioration. Some cracked and bossed/hollow plasterwork were noted against the main walls internally, which are considered to be cosmetic in nature and should be capable of remedy during the course of routine decoration.

Windows, External Doors and Joinery	
Repair Category	2
Notes	<p>While the windows are of mixed age/styles, they are generally along older lines. Typical weathering/wear is evident to some areas. 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 fittings are functional.</p> <p>The external doors were generally found to be in a serviceable condition, although these are also of mixed age with typical weathering/wear evident. The front entrance door appears along older/original lines.</p>

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.

External Decorations	
Repair Category	2
Notes	The external decorations are weathered/flaking in places requiring renewal.

Conservatories and Porches	
Repair Category	N/A
Notes	Not Applicable

Communal Areas	
Repair Category	N/A
Notes	Not Applicable

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.

Garages and Permanent Outbuildings	
Repair Category	2
Notes	<p>Cracking and open joints are evident to the main walls to the store. Some patching/repair works should be anticipated to prevent the possibility of water ingress and any further deterioration.</p> <p>The roof covering is of a lightweight material. Ongoing maintenance and repairs should be anticipated.</p> <p>There is evidence of wood boring insect to some areas. This can be treated by a timber/specialist contractor.</p> <p>The access door and the surrounding frame are heavily weathered and also decayed in places. Overhaul/replacement should be anticipated.</p>

Outside Areas and Boundaries	
Repair Category	2
Notes	<p>There is typical age-related deterioration to boundary walls, with weathering and open joints evident. Some deterioration is also evident to copings, and there are some open joints between driveway pillars and walls. Timber fences are weathered, decayed and leaning in places requiring attention. Ongoing maintenance and repairs should be anticipated.</p> <p>You should verify with your conveyancer the extent of the boundaries attaching to the property.</p>

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.

Ceilings	
Repair Category	2
Notes	The ceilings may contain asbestos based materials. Specialist advice should be obtained prior to working on these areas, or in the event of handling/removal to minimise the risk of releasing hazardous fibres.

Internal Walls	
Repair Category	2
Notes	<p>There are areas of bossed/hollow plasterwork. During routine decoration, some plaster filling/repair will likely be required.</p> <p>Some of the walls may contain asbestos based materials. Specialist advice should be obtained prior to working on these areas, or in the event of handling/removal to minimise the risk of releasing hazardous fibres.</p>

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.

Floors including Sub-floors	
Repair Category	2
Notes	<p>The flooring was found to be generally firm to the tread, with the exception of some loose/creaking panels, which is considered to be cosmetic in nature. Notwithstanding this, some of the flooring around the shower tray appears suspect, which may be the result of water leakage/spillage. Further investigation should be made in this regard.</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>Within the limitations of our inverted 'head and shoulders' inspection of the sub floor area, some staining was noted to the unsealed solum, although there is a good level of clearance between the solum and the floor timbers. Further advice can be obtained from a specialist contractor.</p>

Internal Joinery and Kitchen Fittings	
Repair Category	2
Notes	<p>The internal joinery is dated and worn in places. There is also cracked glazing to the door between the vestibule/hall. Consideration should be given to upgrading/replacement.</p> <p>The kitchen fittings are dated and worn in places. There are also some loose drawer facings. Consideration should be given to upgrading/replacement.</p>

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.

Chimney Breasts and Fireplaces

Repair Category	1
Notes	Where fireplaces have been removed there is limited provision for ventilation. Unventilated chimney breasts can result in condensation. Disused chimneys should be capped and vented.

Internal Decorations

Repair Category	2
Notes	The internal decorations are dated and worn in places. There are also areas of loose/lifting and missing paper coverings.

Cellars

Repair Category	N/A
Notes	Not Applicable

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.

Electricity	
Repair Category	2
Notes	<p>The electrical installation includes a dated fuse box. There are also dated fittings, as well as low level/skirting mounted and limited power outlet facilities. The system should be checked and upgraded as necessary by a qualified electrician.</p> <p>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.</p>

Gas	
Repair Category	1
Notes	<p>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.</p>

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.

Water, Plumbing and Bathroom Fittings	
Repair Category	2
Notes	<p>Pipework (where visible) is of copper and PVC, and appeared to be in a serviceable condition but was not tested. Some staining was noted to base shelving below the kitchen sink. Within the limitations of our inspection, this appeared historic, although this should be confirmed.</p> <p>The sanitary fittings appeared in a serviceable condition, although wear is evident to some areas, and as stated previously some of the flooring around the shower tray appears suspect, which may be the result of water leakage/spillage. Further investigation should be made in this regard. The shower curtain is missing.</p>

Heating and Hot Water	
Repair Category	2
Notes	<p>The central heating boiler is now of an older design. Informed opinion suggests that boilers have a life expectancy between 10 and 20 years depending on the quality of the boiler and whether or not regular maintenance has been carried out. Future repair or replacement should be anticipated. 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.</p> <p>The hot water system is of an older style. A plumbing contractor can advise further.</p>

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.

Drainage	
Repair Category	2
Notes	There is a hole to a section of waste pipe externally. A temporary repair has been undertaken in the past, which is subsequently failed with a more permeant repair now required.

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	2
Chimney Stacks	2
Roofing including Roof Space	2
Rainwater Fittings	2
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	2
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	2
Outside Areas and Boundaries	2
Ceilings	2
Internal Walls	2
Floors including Sub-floors	2
Internal Joinery and Kitchen Fittings	2
Chimney Breasts and Fireplaces	1
Internal Decorations	2
Cellars	N/A
Electricity	2
Gas	1
Water, Plumbing and Bathroom Fittings	2
Heating and Hot Water	2
Drainage	2

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

Three steps or fewer to a main entrance door of the property: In flatted developments the 'main entrance' would be the flat's own entrance door, not the external door to the communal stair.

The 'three steps or fewer' are counted from external ground level to the flat's entrance door. Where a lift is present, the count is based on the number of steps climbed when using the lift.

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

1. Which floor(s) is the living accommodation on?	Ground and First.
2. Are there three steps or fewer to a main entrance door of the property?	Yes <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 type="checkbox"/> No <input checked="" 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.

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

Three Hundred and Seventy-Five Thousand Pounds:
£375,000

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). This figure bears no direct relationship to current market value.

Valuation (£) and Market Comments

Two Hundred and Fifteen Thousand Pounds:
£215,000

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.

Report author:	Mark Smith BSc MRICS
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Company name:	DM Hall LLP
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Address:	DM Hall LLP Chartered Surveyors Shed 26, Unit 34, City Quay Camperdown Street Dundee DD1 3JA
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Single Survey

	Tel: 01382 873100 email: dundeeresidential@dmhall.co.uk
Signed:	
Date of report:	11th June 2026

11 Navarre Street, Broughty
Ferry, Dundee, DD5 2TW

Mortgage Valuation Report



DM HALL

Mortgage Valuation Report

Property Address: 11 Navarre Street, Broughty Ferry, Dundee, DD5 2TW

Date of Inspection: 11th June 2026

Reference: DD202606-62415

Location & Description

1. Location:

The subjects form part of an established private residential development situated on the Eastern periphery of Broughty Ferry. The immediate surrounding properties are of similar age and construction. All essential amenities are available within easy reach.

2. Description:

The subjects comprise a semi-detached house.

3. Age:

90 years old approx.

4. Main Construction:

Walls: The main walls appear to be of cavity concrete block construction, and are rendered externally, incorporating stone effect block feature finishes.

Roof: The main roofs are pitched and laid in slates. The roof over the lounge bay window projection at the front elevation is flat and laid in metal sheeting. The roof over the dormer window projection to the shower room above is part mono-pitched and part flat, and laid in mineral felt.

5. Accommodation:

Ground Floor: Vestibule, Hall, Lounge, Dining Room, Rear Hall and Kitchen.

First Floor: Landing, Two Bedrooms and Shower Room with WC.

6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 106

Gross external floor area: 122

7. Garage and Outbuildings:

There is no garage, although off-street parking is available in the form of a driveway.

There is a lean to store attached to the rear elevation of the main dwelling.

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 generally found to be in fair structural condition, although some works of repair and maintenance are required. Elements are also ageing and are likely to require attention and/or upgrading/replacement.

The ceilings and the internal walls may contain asbestos based materials. Specialist advice should be obtained prior to working on these areas, or in the event of handling/removal to minimise the risk of releasing hazardous fibres.

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/alterred? (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.

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.

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):

Two Hundred and Fifteen Thousand Pounds: £215,000

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

Three Hundred and Seventy-Five Thousand Pounds: £375,000

Mortgage Valuation Report

18. Declaration:

Signed:



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

Date: 16th June 2026

Office Address: DM Hall LLP Chartered Surveyors
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DM Hall LLP, a Limited Liability Partnership registered in Scotland with Registration number SO301144

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