

43 Fairfield Road,
Broughty Ferry,
Dundee,
DD5 1PL

Home Report



DM HALL

43 Fairfield Road,
Broughty Ferry,
Dundee,
DD5 1PL

Single Survey



DM HALL

Survey Report on:

Property Address	43 Fairfield Road, Broughty Ferry, Dundee, DD5 1PL
Reference	DD202603-53276
Customer Name	Lynsey Easson
Date of Inspection	13th March 2026
Surveyor's name, qualifications and office	Jack Chinery AssocRICS 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 property is a two storey detached house with attic floor conversion.
Accommodation	Ground Floor: Entrance Vestibule, Hallway, Living Room, Sitting Room, Kitchen/Dining Room and WC. First Floor: Landing, Four Bedrooms and Bathroom. Attic Floor: Upper Landing, Bedroom and Shower Room.
Gross Internal Floor Area (m2)	170 sq.m or thereby.
Neighbourhood and Location	The property forms part of an established residential area within Broughty Ferry. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby.
Age	66 years approximately.
Weather	It was sunny and dry, following generally similar conditions.
Chimney Stacks	Visually inspected with the aid of binoculars where appropriate. The chimney stack is of brick construction, having a roughcast finish. Metal junctions are in place to the roof coverings.
Roofing including Roof Space	Sloping roofs were visually inspected with the aid of

	<p>binoculars where appropriate.</p> <p>The roof is of a pitched design, overlaid with concrete tiles having a tiled ridge and PVC edge tiles. The valleys are lined with metal materials.</p> <p>No access was available to the roof space.</p>
Rainwater Fittings	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>There are half round UPVC gutters in place, which connect to suitable downpipes.</p>
Main Walls	<p>Visually inspected with the aid of binoculars where appropriate.</p> <p>Foundations and concealed parts were not exposed or inspected.</p> <p>The property appears to be of cavity brick wall construction. The walls have a roughcast, pointed synthetic stone and timber clad external finish. Cavity wall insulation has been installed.</p> <p>I would make the reasonable assumption that a suitable damp proof course was installed in the property at the time of construction, in line with regulations in place at the time.</p>
Windows, External Doors and Joinery	<p>Internal and external doors were opened and closed where keys were available.</p> <p>Random windows were opened and closed where possible.</p> <p>Doors and windows were not forced open.</p> <p>Windows: Double glazed UPVC framed windows units are installed. A velux window was noted to the attic bedroom.</p> <p>Doors: The access doors are of UPVC double glazed and panelled design.</p> <p>External joinery: UPVC box eaves features are in place.</p>
External Decorations	<p>The external timbers are painted.</p>
Conservatories and Porches	<p>There are no conservatories or porches.</p>
Communal Areas	<p>There are no Communal areas.</p>

<p>Garages and Permanent Outbuildings</p>	<p>Visually inspected.</p> <p>The property has a single garage. This is detached from the property. The garage is of brick wall construction, beneath a flat roof being overlaid in metal sheeting. The floor is formed in concrete. Vehicle access is via a metal door. Light and power are supplied.</p>
<p>Outside Areas and Boundaries</p>	<p>Visually inspected.</p> <p>The property has garden areas to the front, side and rear. The garden areas are surfaced in grass, chip stones, paving and planting/shrubbery. The boundaries are formed in timber fencing block walls and hedging.</p> <p>A driveway is in place being surfaced in monoblock paving and provides vehicle access to the garage.</p>
<p>Ceilings</p>	<p>Visually inspected from floor level.</p> <p>The ceilings are of plasterboard construction. There are laminate coverings and textured finishes at parts.</p>
<p>Internal Walls</p>	<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 and partitions are of plaster on the hard and plasterboard wall construction. There are areas of tiled finishes at parts.</p>
<p>Floors including Sub-floors</p>	<p>Surfaces of exposed floors were visually inspected. No carpets or floor coverings were lifted.</p> <p>The floors are formed with suspended timber joists being overlaid with timber tongue and groove flooring.</p> <p>Sub Floor: No sub floor access was available.</p>
<p>Internal Joinery and Kitchen Fittings</p>	<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 consist of timber panel style. The facings and skirtings are of flush and moulded style.</p> <p>The kitchen is fitted with a range of base and wall mounted units having compatible worktops and integrated appliances.</p>

Chimney Breasts and Fireplaces	<p>Visually inspected.</p> <p>No testing of the flues or fittings was carried out.</p> <p>A gas fire is located within the living room.</p>
Internal Decorations	<p>Visually inspected.</p> <p>The internal walls and ceiling have a papered or painted finish.</p>
Cellars	<p>There are no cellars.</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>Main supply installed. The electricity consumer unit is located in the vestibule cupboard.</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 gas supply installed. The gas meter is located in an external box.</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>Water is connected to the mains. The WC, Shower room and Bathroom are fitted with white/off white suites. A stainless steel sink unit and side drainer are fitted within the kitchen. All visible pipework is made with copper and PVC materials.</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>A wall mounted gas fired Worcester Greenstar boiler within an external store supplies the radiator heating system. This also supplies the domestic hot water.</p>
Drainage	<p>Drainage covers etc were not lifted.</p> <p>Neither drains nor drainage systems were tested.</p> <p>Drainage is connected to the mains sewer.</p>
Fire, Smoke and Burglar Alarms	<p>Visually inspected.</p> <p>No tests whatsoever were carried out to the system or appliances.</p> <p>There are smoke detectors fitted within the property.</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>
Any Additional Limits to Inspection	<p>The property was occupied, fully furnished and all floors were covered. Floor coverings restricted my inspection of flooring. My inspection of the roof covering was restricted from ground level. No inspection of the roof space could be undertaken due to the access hatch being sealed and the cupboard being heavily stored. I was not able to inspect the sub floor area due to no access hatch being found. Parts of the property, which are covered, unexposed or inaccessible, cannot be guaranteed to be free from defect. Personal effects in cupboards and fitted wardrobes were not moved and restricted my inspection. The garage was stored at the time of inspection.</p> <p>I 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. The report does</p>

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. Random testing for dampness was undertaken internally with the use of a moisture meter where accessible and considered appropriate. Concealed areas beneath and around bath and shower trays were not visible. Water spillage in these areas can often be discovered unexpectedly with resultant damage to concealed parts of the fabric.

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. 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. My inspection was consequently restricted and I would underline it is outwith my inspection to test the services within the property.

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

Structural Movement	
Repair Category	1
Notes	The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

Dampness, Rot and Infestation	
Repair Category	1
Notes	No obvious evidence of significant dampness, rot or wood boring insect infestation.

Chimney Stacks	
Repair Category	1
Notes	The chimney stack was found to be in a condition consistent with its age and type of construction. Chimney stacks can be vulnerable to defect and should be regularly maintained.

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	The roof covering appear to be original and is subject to typical ageing/weathering. Concrete tiles are typically guaranteed for 30 years but have a reasonable life expectation around 50/60 years according to the BRE. Life expectancy will often depend on weathering and damage from the prevailing weather. A reputable roofing contractor can advise on life expectancy and repair/ replacement costs.

Rainwater Fittings	
Repair Category	2
Notes	The gutters are blocked in places with vegetation and should be cleared. Staining was noted to the rainwater fitting joints and should be monitored for leaks.

Main Walls	
Repair Category	2
Notes	Sections of roughcasting to the main walls are cracked and bossed/ hollow which is particularly evident to the rear at lower level. Cracking and bossed roughcasting was also noted to the archway between the main property and the garage. Repairs should be anticipated to prevent the possibility of water ingress and any further deterioration. Former patch repairs and weathering to the timber cladding were noted.

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.

Windows, External Doors and Joinery

Repair Category	2
Notes	<p>The window units are of an older type. The seals to a number of the double glazed window units have failed resulting in condensation between the panes of glass. There is a degree of general wear and tear to the window installation with some loose window mechanisms being noted. Ongoing maintenance should be anticipated.</p> <p>Doors and 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>

External Decorations

Repair Category	N/A
Notes	Not Applicable

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>Sections of roughcasting to the walls are cracked and bossed/hollow. Repairs should be anticipated to prevent the possibility of water ingress and any further deterioration. There is evidence of movement affecting the garage by cracking. On the basis of single inspection, this appears to be longstanding and non-progressive, although the affected areas should be monitored and some repairs anticipated.</p> <p>Decay was noted to the side entrance door and door surround. A reputable joiner can advise on all necessary repairs.</p> <p>The electrics are of an older style and a damaged socket was noted. An electrician can provide further advice.</p>

Outside Areas and Boundaries	
Repair Category	1
Notes	<p>The site boundaries are generally well defined and the garden area appeared in adequate condition. Some uneven paving was noted. There are areas of timber fencing that are subject to minor decay. Cracking was noted on the boundary wall. Ongoing maintenance should, however, be anticipated. 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	1
Notes	<p>Hairline cracking is evident to some areas. These items are cosmetic in nature and should be capable of remedy during the course of routine decoration.</p> <p>There is a restricted head height to the attic floor shower room.</p> <p>The textured finishes may contain asbestos based material. See information on Asbestos in the Limitations of Inspection section above.</p>

Internal Walls	
Repair Category	1
Notes	<p>Blemishes and hairline cracking are evident to some areas. These items are cosmetic in nature and should be capable of remedy during the course of routine decoration.</p>

Floors including Sub-floors	
Repair Category	1
Notes	<p>The flooring was found to be generally level and firm to the tread, with the exception of some loose creaking panels, which is considered to be cosmetic in nature.</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>

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.

Internal Joinery and Kitchen Fittings

Repair Category	2
Notes	<p>While the internal joinery is in keeping with the age and character of the subjects, general wear and tear is evident to some areas. Damaged/missing door handles were noted to the some of the internal doors. The door serving the attic shower room is a narrow style with partly restricted head height. The attic stairs are not fully served by a banister which is a health and safety issue.</p> <p>The kitchen fittings are of a modern style/type and generally appeared in a condition consistent with age and usage.</p>

Chimney Breasts and Fireplaces

Repair Category	1
Notes	<p>The gas was noted tested. All gas fires should be tested for safety prior to use by a Gas Safe registered contractor.</p>

Internal Decorations

Repair Category	1
Notes	<p>The subjects were generally found to be in fair decorative condition. Minor/typical wear is evident to some areas.</p>

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/some components appears of an older style. One of the sockets serving a bedroom is loose and will require attention. Further advice will be available from a NICEIC/SELECT registered 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	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	The sanitary fittings were found to be in a condition with their age and usage. A minor blemish was noted to the bathroom sink. The waterproofing seals and grout tiling around the sanitary fittings are subject to typical wear/staining. These areas require ongoing maintenance to prevent water ingress to concealed areas.

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.

Heating and Hot Water	
Repair Category	2
Notes	<p>The central heating boiler is of an older design. There is a loose side panel to the WC radiator with a loose valve to the sitting room radiator. Corrosion was noted to a radiator unit. 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.</p> <p>It is assumed that the heating and hot water systems have been properly serviced and maintained on a regular basis and installed in accordance with the relevant regulations.</p>

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

Single Survey

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

Structural Movement	1
Dampness, Rot and Infestation	1
Chimney Stacks	1
Roofing including Roof Space	2
Rainwater Fittings	2
Main Walls	2
Windows, External Doors and Joinery	2
External Decorations	N/A
Conservatories and Porches	N/A
Communal Areas	N/A
Garages and Permanent Outbuildings	2
Outside Areas and Boundaries	1
Ceilings	1
Internal Walls	1
Floors including Sub-floors	1
Internal Joinery and Kitchen Fittings	2
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	2
Drainage	1

Category 3

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

Category 2

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

Category 1

No immediate action or repair is needed.

Remember

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

Warning

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

3. ACCESSIBILITY INFORMATION

Guidance Notes on Accessibility Information

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

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

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

1. Which floor(s) is the living accommodation on?	Ground, First and Attic Floor.
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

It is my understanding that the property has been altered by the creation of the attic floor accommodation prior to the current ownership. The property has been more recently altered by the creation of the open planned kitchen/dining room. 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.

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.

Estimated Reinstatement Cost (£) for Insurance Purposes

Four Hundred and Seventy Thousand Pounds:
£470,000

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).

Valuation (£) and Market Comments

Three Hundred and Fifty Thousand Pounds:
£350,000

Following buoyant market conditions over a prolonged period through the Covid 19 pandemic, there are now indications of a return to a more balanced level of supply and demand, partly influenced by current economic circumstances and changing interest rates.

Report author:

Jack Chinery AssocRICS

Company name:

DM Hall LLP

Address:

DM Hall LLP Chartered Surveyors
Shed 26, Unit 34, City Quay
Camperdown Street
Dundee
DD1 3JA

Tel: 01382 873100

email: dundeeresidential@dmhall.co.uk

Signed:

A handwritten signature in black ink, appearing to read 'J. Murray', is written in a cursive style within a white rectangular box.

Date of report:

13th March 2026

43 Fairfield Road, Broughty
Ferry, Dundee, DD5 1PL

Mortgage Valuation Report



DM HALL

Mortgage Valuation Report

Property Address: 43 Fairfield Road, Broughty Ferry, Dundee, DD5 1PL

Date of Inspection: 13th March 2026

Reference: DD202603-53276

Location & Description

1. Location:

The property forms part of an established residential area within Broughty Ferry. The surrounding properties in the immediate vicinity are generally of a similar age and style. A range of typical local amenities can be found nearby.

2. Description:

The property is a two storey detached house with attic floor conversion.

3. Age:

66 years approximately.

4. Main Construction:

Walls: Cavity Brick.

Roof: Pitched and tiled.

5. Accommodation:

Ground Floor: Entrance Vestibule, Hallway, Living Room, Sitting Room, Kitchen/Dining Room and WC.

First Floor: Landing, Four Bedrooms and Bathroom.

Attic Floor: Upper Landing, Bedroom and Shower Room.

6. Floor Area - excluding garages and outbuildings:

Gross internal floor area: 170

Gross external floor area: 201

7. Garage and Outbuildings:

Single garage.

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 radiator heating system.

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 apparent.

Retention: Yes: No:

Retention amount:

11. Subsidence, Settlement and Landslip:

The property has been affected by previous movement but within the limitations of the inspection there was no evidence to suggest that this is ongoing.

12. General Condition:

The property was generally found to be in fair order having regard to its age and type. Whilst some items of typical and ongoing maintenance issues are to be anticipated, these may be attended to during the course of routine works.

Legal & Other Matters

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

Yes: No:

Mortgage Valuation Report

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

Yes:

No:

15. General Remarks:

It is my understanding that the property has been altered by the creation of the attic floor accommodation prior to the current ownership. The property has been more recently altered by the creation of the open planned kitchen/dining room. 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.

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.

16. Comments on Mortgageability:

The property generally forms suitable security for mortgage purposes, subject to individual lending criteria.

Valuation & Insurance

17.1 Valuation in present condition (words and figures):

Three Hundred and Fifty Thousand Pounds: £350,000

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):

Four Hundred and Seventy Thousand Pounds: £470,000

18. Declaration:

Signed:



Valuer's name and Qualifications: Jack Chinery AssocRICS 6539243

Date: 13th March 2026

Office Address: DM Hall LLP Chartered Surveyors
Shed 26, Unit 34, City Quay
Camperdown Street
Dundee
DD1 3JA

Mortgage Valuation Report

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DM Hall LLP, a Limited Liability Partnership registered in Scotland with Registration number SO301144

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