PART 2.

MORTGAGE VALUATION **REPORT**

Includes a market valuation of the property.



Mortgage Valuation Report

Mortgage Valuation Report			
Property:	86 Harrison Avenue Dundee DD2 3SU	Client: Gwen Cord Tenure: Absolute Ownership	
Date of Inspection:	08/09/2026	Reference:	GB/KG/EA6544

This report has been prepared as part of the seller's instructions to carry out a Single Survey on the property referred to above. The purpose of this report is to summarise the Single Survey for the purpose of advising a potential lender on the suitability of the property for mortgage purposes. The decision as to whether mortgage finance will be provided is entirely a matter for the lender. You should not rely on this report in making your decision to purchase but consider all the documents provided in the Home Report. Your attention is drawn to the additional comments elsewhere within the report which set out the extent and limitations of the service provided. This report should be read in conjunction with the Single Survey Terms and Conditions (with MVR). In accordance with RICS Valuation – Global Standards 2024 this report is for the use of the party to whom it is addressed or their named client or their nominated lender. No responsibility is accepted to any third party for the whole or any part of the reports contents. Neither the whole or any part of this report may be included in any document, circular or statement without prior approval in writing from the surveyor.

1.0	**LOCATION**
Established residential location around 3.5 miles northwest of central Dundee. Surrounding properties are of mixed age and type, including commercial properties to the rear. All amenities can be found within easy reach.	

2.0	**DESCRIPTION**	**2.1 Age:**	Erected 1949.	
Detached single storey bungalow with surrounding garden ground.				

3.0	**CONSTRUCTION**
Aluminium/Brick/Decra	

4.0	**ACCOMMODATION**
Hallway, Lounge with Kitchen off, 2 Bedrooms, Bathroom.	

5.0	**SERVICES (No tests have been applied to any of the services)**						
Water:	Mains	**Electricity:**	Mains	**Gas:**	None	**Drainage:**	Mains
Central Heating:	Electric						

6.0	**OUTBUILDINGS**
Garage:	None.
Others:	None of significance.

7.0	**GENERAL CONDITION -** *A building survey has not been carried out, nor has any inspection been made of any woodwork, services or other parts of the property which were covered, unexposed or inaccessible. The report cannot therefore confirm that such parts of the property are free from defect. Failure to rectify defects, particularly involving water penetration may result in further and more serious defects arising. Where defects exist and where remedial work is necessary, prospective purchasers are advised to seek accurate estimates and costings from appropriate Contractors or Specialists before proceeding with the purchase. Generally we will not test or report on boundary walls, fences, outbuildings, radon gas or site contamination.*
At the time of inspection the property was found to be in fair overall condition and would benefit from a degree of updating and general maintenance.	

8.0	**ESSENTIAL REPAIR WORK** *(as a condition of any mortgage or, to preserve the condition of the property)*				
None.					
8.1 Retention recommended:		N/A			
9.0	**ROADS & FOOTPATHS**				
Made up.					
10.0	**BUILDINGS INSURANCE (£):**	180,000	**GROSS EXTERNAL FLOOR AREA**	65	**Square metres**
	This figure is an opinion of an appropriate sum for which the property and substantial outbuildings should be insured against total destruction on a re-instatement basis assuming reconstruction of the property in its existing design and materials. Furnishings and fittings have not been included. No allowance has been included for inflation during the insurance period or during re-construction and no allowance has been made for VAT, other than on professional fees. Further discussions with your insurers is advised.				
11.0	**GENERAL REMARKS**				

Tenure is assumed absolute ownership.

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

There is no evidence of recent alterations.

The property is erected of a form of construction that is not generally regarded as suitable security for mortgage purposes.

Where items of maintenance or repair have been identified, the purchaser should satisfy themselves as to the costs and implications of these issues prior to making an offer to purchase.

12.0	**VALUATION** *On the assumption of vacant possession and that the property is unaffected by any adverse planning proposals, onerous burdens, title restrictions or servitude rights. It is assumed that all necessary Local Authority consents, which may have been required, have been sought and obtained. No investigation of any contamination on, under or within the property has been made as we consider such matters to be outwith the scope of this report. All property built prior to the year 2000 may contain asbestos in one or more of its components or fittings. It is impossible to identify without a test. It is beyond the scope of this inspection to test for asbestos and future occupants should be advised that if they have any concerns then they should ask for a specialist to undertake appropriate tests.*		
12.1	**Market Value in present condition (£):**	**90,000**	NINETY THOUSAND POUNDS STERLING
12.2	**Market Value on completion of essential works (£):**		
12.3	**Suitable security for normal mortgage purposes?**	No	
12.4	**Date of Valuation:**	08/09/2026	

Signature:	Electronically Signed: 322764-35ffbb3e-0451			
Surveyor:	Gary Black	MRICS	**Date:**	09/09/2026

Dundee - Allied Surveyors Scotland Ltd

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