Property Intelligence Report

Decision Report

Dubai Hills Estate · Maple at 1 · 3BR · Townhouse · Ready · 2,097 sqft

ASKING	SUPPORTABLE RANGE	NET YIELD	VERDICT
AED 4.80M	AED 4.10M-4.53M	3.7%	Directionally supportable

THE READ

At AED 2,289/sqft, asking is 1.1% below the DLD cohort for Dubai Hills Estate 3BR (n=56). The supportable range is AED 4.10M – AED 4.53M. Net yield at asking is 3.7%. All evidence sections follow — verify before committing.

Active caution flags: 3 amber/red · 2 informational.

LENS: BUYER DECISION-SUPPORT

This memo is written for the person deploying the capital, not the agent representing the seller. Every number here ties back to DLD evidence, not marketing copy. The verification path, the evidence position, the negotiation basis — all evidence-grounded. The final decision is yours.

Memo ID: DC-120B07E9B7 · Rendered: 2026-05-27 · DealCheck DXB · Page 1

DealCheck DXB · Automated decision-support memo · Not a certified valuation, not legal or financial advice

Methodology note: DealCheck uses DLD-derived comparable evidence, registered rent/service-charge inputs where available, and income-approach concepts for decision support. This is not a RICS Red Book valuation, Taqeemi valuation, legal opinion, or official DLD/RERA product.

Report rendered: 27 May 2026 · Dubai Deal Index: supplemental market context; not part of this property verdict.

EXECUTIVE SUMMARY

At a glance

The page to read before opening the numbered evidence sections. Every claim below must trace to a source-ledger row.

Buyer decision lens	This version emphasizes the next offer decision, what to verify, and which evidence claims matter most before signing.

Evidence status	Decision-ready	All evidence gates cleared

At AED 2,289/sqft, this 3BR sits 1.1% below the DLD cohort (n=56). The supportable range is AED 4.10M - AED 4.53M. Net yield is 3.7%. The sections that follow give you the evidence to anchor an offer or walk away with confidence.

Price	Asking is 11.3% above the supportable midpoint with n=56 closed sales in the DLD 12-quarter rolling measurement window. Supportable range: AED 4.10M-4.53M.	Supportable range: AED 4.10M-4.53M. Cohort: n=56.
Yield + risk	Net yield is 3.7% after service-charge, vacancy (8%) and maintenance reserve treatment. Gross yield before cost treatment is 5.0%.	Active flags: Cycle position, Villa cohort match: High confidence, Location.
Decision use	Evidence position: Directionally supportable. This is not a buy/sell instruction.	Anchor at AED 4.23M; walk-away threshold AED 4.53M.

Executive snapshot

NORMALISED PRICE	TOTAL CASH EXPOSURE	GROSS vs NET YIELD
Asking PSF: AED 2,289.0/sqft Cohort P50: AED 2,313.8/sqft DLD band: P25 2,273.7 / P75 2,347.5 vs. midpoint: 11.3% above Range: AED 4.10M–4.53M	Purchase price: AED 4.80M DLD transfer (4%): AED 192,000 Agent fee (2% + VAT): AED 100,800 SC year 1: AED 7,612 Total (cash buyer): AED 5.10M	Gross yield: 5.0% Net yield: 3.7% n=56 DLD closed sales

Not a certified valuation. Not an official DLD/RERA/RICS product. Use this page as the executive readout, then move into the source-backed sections below.

Decision implication: Anchor at AED 4.23M; range check is AED 4.10M-4.53M. Use verification before deposit or SPA commitment.

Lead with	Supportable range position, DLD cohort P50, then yield and risk flags.
Verify before	Deposit, SPA, transfer appointment, mortgage commitment or tenancy assumption.
Do not say	This is a valuation or buy/sell instruction. It is decision support.

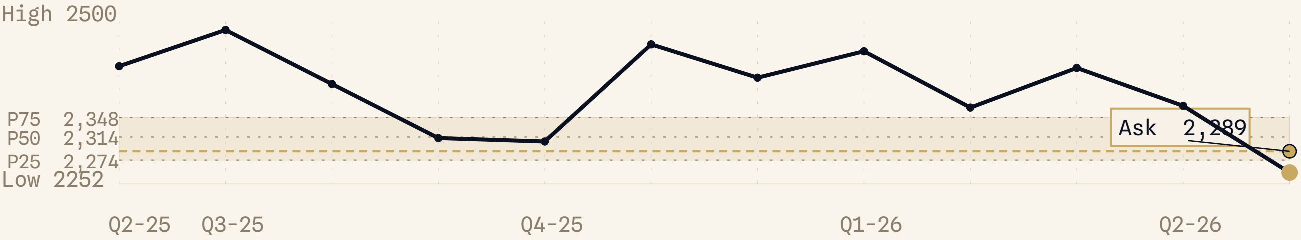
Price question	Which closed sales support this ask, and which unit features explain any premium?
Income question	Is rent backed by Ejari, current tenancy, or only asking-rent assumptions?
Document question	Can title, SC ledger, tenancy status and NOC route be verified before money moves?

01 / PRICE EVIDENCE

Closed-sale benchmark

The supportable range comes from DLD closed-sale evidence, not market-commentary filler.

The DLD cohort for Dubai Hills Estate 3BR in the measurement window has 56 closed sales with a median of AED 2,314/sqft. The P25-P75 interquartile range runs AED 2,274/sqft - AED 2,348/sqft. Asking at AED 2,289/sqft is 1.1% below the cohort. The subject supportable range applies size, floor, and evidence-quality adjustments to the raw cohort.



DLD 12-quarter cohort trend, median PSF by period. P25/P50/P75 labels on left axis; Ask marker callout inside chart area. Source: Dubai Land Department closed-sale records.

Metric	Value	Source / note
Asking price	AED 4.80M	User/listing input
Asking PSF	AED 2,289.0/sqft	Derived from asking and size
DLD cohort depth	n=56 (3m: 9 · 6m: 26)	Dubai Land Department closed-sale records
Measurement window	2025-07-08 to 2026-04-15	DLD closed-sale records
Cohort scope	villa community	DealCheck cohort match rules
Asking vs DLD P50	1.1% below raw cohort P50	Derived from asking PSF vs DLD P50
Asking vs supportable midpoint	11.3% above midpoint	Derived from subject range
Asking percentile	Below median (P25-P50)	Position within DLD cohort

DLD cohort anchors and subject supportable range derivation

Anchor	PSF (AED/sqft)	Unit price at this sqft	Interpretation
25th (P25)	AED 2,273.7	AED 4.77M	Raw DLD lower quartile
50th (P50/Median)	AED 2,313.8	AED 4.85M	Cohort midpoint anchor
75th (P75)	AED 2,347.5	AED 4.92M	Raw DLD upper quartile
Subject range low	AED 1,954.2	AED 4.10M	Supportable range low after adjustments
Subject range high	AED 2,160.2	AED 4.53M	Supportable range high after adjustments
Asking	AED 2,289.0	AED 4.80M	Asking position: Below median (P25-P50)

Net-of-service-charge PSF comparison

Scenario	Gross PSF	Annual SC (AED/sqft)	10-yr capitalised SC drag	Net-of-SC PSF
Asking	AED 2,289.0	AED 3.6	AED 24.4	AED 2,265
Cohort P50	AED 2,313.8	AED 3.6 (est.)	AED 24.4	AED 2,289

Capitalised drag = SC/sqft × 6.71 (8% discount rate, 10-year annuity factor). Verify current SC rate from OA schedule pre-offer.

Evidence floor met: n=56 closed sales in the DLD 12-quarter rolling measurement window (3m: n=9; 6m: n=26). Against the subject supportable range, asking sits above the evidence ceiling (AED 4.53M). Raw DLD cohort read: asking is inside the P25-P75 band.

Recent DLD closed-sale comparables used by the engine

Date	Building / community	Beds	Size (sqft)	PSF	Price
15 Apr 26	Maple III	3BR	2,181	AED 2,270	AED 4.95M
9 Apr 26	Maple 2	3BR	2,096	AED 2,123	AED 4.45M
9 Apr 26	Maple 2	3BR	2,096	AED 2,123	AED 4.45M
31 Mar 26	Maple	3BR	2,069	AED 2,319	AED 4.80M
30 Mar 26	Maple 2	3BR	2,183	AED 2,286	AED 4.99M
30 Mar 26	Maple	3BR	2,070	AED 2,319	AED 4.80M

Source: Dubai Land Department closed-sale records · 2025-07-08 to 2026-04-15 · 6 most recent rows shown above from cohort of n=56.

What this proves	The subject supportable range is AED 4.10M-4.53M; raw DLD cohort position is inside the evidence band; n=56 controls confidence.
What it does not prove	It does not price unverified view, floor, finish, plot or payment-plan premiums beyond the stated adjustment basis.
Carry forward	Use the subject range as the price anchor, then test income/payment, risk, liquidity and document gates.

02 / RENT & YIELD EVIDENCE

Net yield breakdown

Yield is shown after rent evidence, service charges, vacancy and maintenance treatment. Source attribution is in the source ledger.

Net yield at asking is 3.7%, compared to the Dubai Hills Estate 3BR median of 4.0-6.5% (approximate). This is below the area benchmark. Annual NOI is AED 240,000 after service charge and one-month vacancy allowance.

Component	Value (AED/yr)	Source / basis
Gross annual rent	AED 240,000	Registered Ejari rent contracts
Rent evidence depth	n=131	Ejari registration history
Service charge	AED 7,612	Service-charge schedule · AED 3.6/sqft
Vacancy allowance	AED 14,400	DealCheck cost-of-hold model (8% standard assumption)
Management fee	AED 12,000	DealCheck cost-of-hold model (5% of gross rent)
Maintenance reserve	AED 28,800	DealCheck cost-of-hold model (building-age adjusted)
Net operating income	AED 177,188	Gross rent minus all cost items above
Gross yield on asking	5.0%	Gross rent / asking price
Net yield on asking	3.7%	Net operating income / asking price

Yield sensitivity: how net yield changes at different price points

Price scenario	Price (AED)	Net yield
Asking -10%	AED 4.32M	4.1%
Asking -5%	AED 4.56M	3.9%
Asking (as listed)	AED 4.80M	3.7%
Asking +5%	AED 5.04M	3.5%
Asking +10%	AED 5.28M	3.4%

This asset vs alternative investment vehicles (10-year horizon)

Investment vehicle	10-yr expected return (approximate)	vs this asset
AED 3-year bank fixed deposit	~4.5% net	This asset needs to beat 4.5% net to justify illiquidity premium
Dubai REIT average (5-year track record)	~6.5% net	Professionally managed, diversified - competes directly with single-asset yield
S&P 500 (5-year rolling, USD)	~10% gross	Currency risk: AED is USD-pegged; USD return erodes via depreciation risk only
Gold (10-year USD)	~5-7% gross	Non-income asset; liquidity far superior to real estate
This asset (yield 3.7% + 1% CAGR)	~4.7%	-

At 3.7% net yield, this asset does not exceed the bank deposit threshold. The illiquidity premium (real estate vs deposit) is only justified if lifestyle / use value or appreciation expectations are part of the client's return framework. If the alternative is a fixed deposit or REIT, this asset's case rests on capital appreciation, not yield alone.

DCF, acquisition-cost and hold-case projections are separated into the next section so income evidence does not blur into scenario modelling.

Yield evidence basis: gross rent from Ejari registration history. Service charge from Service-charge schedule. Vacancy allowance (8%), management fee (5%) and maintenance reserve are standard cost-of-hold assumptions. Net yield confidence is capped by the weakest input.

Use	Compare net yield after service charge, vacancy, management fee and maintenance reserve; do not rely on gross yield alone.
Verify	Request Ejari registration history and the OA service-charge statement before treating this as a hold-case assumption.
Stress if	If rent is area-level or SC is estimated, rerun the income case at lower rent and higher recurring cost before deposit.

Decision implication: Net yield 3.7% after full cost treatment. Verify Ejari history before treating this as a hold-conviction asset.

03 / DCF PROJECTION - 10-YEAR HOLD

Income-approach discounted cash flow

10-year hold model using income-approach DCF methodology. All inputs are DLD-derived or SC-schedule-verified.

The 10-year DCF uses AED 240,000 NOI (Year 1), 8% discount rate, 3.5% annual rent growth, and a terminal cap rate of 9%. NPV: AED -1,319,769. IRR: 3.7%. Negative NPV at 8% discount - yield and appreciation must exceed base assumptions to break even.

All-in acquisition cost (cash at close)

Asking price	AED 4,800,000
DLD transfer fee (4%)	AED 192,000
Agent commission (2% + VAT)	AED 100,800
DLD admin fees + title deed (AED 290)	AED 870
Title transfer + trustee	AED 4,200
Mortgage origination (typical 0.5% if financed)	AED 24,000
TOTAL cash needed (cash buyer)	AED 5,097,870
TOTAL cash needed (80% financed)	AED 1,257,870 equity + AED 3,840,000 financed

Standard transfer fees per DLD published schedule. Mortgage origination range is typical; verify with lender. Agent commission: 2% + 5% UAE VAT = 2.1%; title deed issuance AED 290 included in admin row.

Headline metrics

HEADLINE		PROJECTION
10-YEAR DCF NPV (DISCOUNT 8.0%)	AED -1,319,769	
INTERNAL RATE OF RETURN (IRR)	3.7%	
INITIAL CASH-ON-CASH		4.2%
HOLD-PERIOD TOTAL RETURN		AED 3,480,231

Annual cash-flow waterfall (selected years)

PERIOD	GROSS RENT	SC (AED)	NET OP. INC.	CUMULATIVE	DISC. PV
1	AED 220.0K	(7.6K)	AED 212.4K	AED 212.4K	AED 196.7K
2	AED 227.7K	(7.8K)	AED 219.9K	AED 432.3K	AED 188.5K
3	AED 235.7K	(8.0K)	AED 227.7K	AED 660.0K	AED 180.7K
5	AED 252.5K	(8.4K)	AED 244.1K	AED 1.14M	AED 166.1K
10	AED 299.8K	(9.5K)	AED 290.3K	AED 2.50M	AED 134.5K

Selected years shown for legibility; the headline metrics and sensitivity grid use the full 10-year DCF model. Vacancy assumption: 1 month/year applied to gross rent. Exact figures sit in the assumptions block.

Rent growth applied: 3.5%/year (DLD Ejari 5-yr smoothed). Y1 gross rent: AED 220.0K → Y10 gross rent: AED 299.8K (+36% cumulative over 9 years). Vacancy (1 month/year) is deducted before showing gross rent figures above.

Capital appreciation projection

COMPONENT	YEAR 0	YEAR 5	YEAR 10
Property value (cycle-aware projection)	AED 4,800,000	AED 5,044,848	AED 5,302,186
Implied annual CAGR (5y / 10y)	-	1.0%	1.0%

Total return decomposition

TOTAL RETURN (10y hold)	AED 3,480,231
Rental cash flows (PV) - 46%	AED 1,638,247
Terminal value (PV) - 54%	AED 1,959,557
Less: acquisition + exit costs	(117,573)

Most of the total return in Dubai is driven by terminal value (capital appreciation). Rental cash flows are typically 15-25% of the hold-period return - surfaced here to clarify the risk profile before committing.

NPV sensitivity (discount rate × rent growth)

	Rent growth: -1pp (2.5%)	Base (3.5%)	Rent growth: +1pp (4.5%)
Discount rate: 7%	AED -1,304,666	AED -1,059,151	AED -795,973
Discount rate: 8% (base)	AED -1,545,228	AED -1,319,769	AED -1,078,157
Discount rate: 9%	AED -1,764,653	AED -1,557,390	AED -1,335,344

DCF assumptions

Hold period	10 years (industry standard for Dubai residential investment)
Discount rate	8.0% (typical Dubai residential opportunity cost)
Rental growth	3.5%/year (DLD Ejari registration index, 5-year smoothing)
Service charge (Y1)	AED 7,612/year (AED 3.6/sqft) · escalating at 2.5%/year
Vacancy	1 month/year
Terminal value method	Gordon growth (perpetuity from Year 10 NOI · 2% terminal growth · 9% terminal cap)
Exit costs	DLD 4% + agent 2% on terminal value
Methodology alignment	Income-approach DCF methodology. Not a formal Taqeemi/RERA or RICS Red Book valuation.

Service charge cross-source: AED 7,612/year · AED 3.6/sqft (matches Rent & Yield page - confirmed service charge figure).

Stress test - downside scenarios and forced-exit impact

	BASE	STRESSED	CRISIS (exit Y3)
Annual rental income (Y1)	AED 220,000	AED 144,000	AED 84,000
Vacancy assumption	1 mo	3 mo	6 mo
Capital appreciation 5y	+22%	0%	-10%
Mortgage rate shock	+0.0pp	+1.5pp	+3.0pp
Cumulative cash position (Y5/Y3)	AED 977,056	AED 615,931	AED 217,692
Exit value (Y5/Y3 sale)	AED 5,839,934	AED 4,800,000	AED 4,320,000
Net worth impact (5y / 3y stress scenario)	AED 1,728,990	AED 327,931	AED -550,308
Cumulative NOI (10y / 10y / 3y stress scenario)	AED 1,766,829	AED 1,090,209	AED 217,692
Forced-exit net worth	AED 2,518,763	AED 802,209	AED -550,308
Downside gap vs acquisition cost	AED 2,569,237	AED 4,285,791	AED 5,638,308

Stress scenarios calibrated against historical stress measurement window evidence: Dubai 2008-09 rental drop (-20 to -30%), 2020 COVID vacancy spike (3-6 month average), and current UAE rate band plus shock scenarios. Crisis column: forced exit at Year 3 inside the stress-scenario projection. Not proof of future outcomes.

Decision implication: Stressed scenarios show positive net worth across base and crisis paths. Proceed with offer once Ejari and title deed checks clear - the downside case does not materially threaten capital over a 5-year hold period.

Active-listing check

Active-listing telemetry was not used in this memo. Run a fresh Decision Report before offer submission if live portal depth matters. Liquidity in this memo is based on DLD closed-sale depth and price-trend evidence. Verify active-listing depth and days-on-market on the listing portal or through the broker before committing.

What this means	Do not treat portal scarcity or agent urgency as proven without a fresh listing sweep.
Workaround	Ask the broker for three active same-building or same-cluster alternatives and compare asking PSF before signing.
Decision use	Closed-sale evidence still drives the memo; the scanner gap only limits live-market positioning confidence.

04 / COMMUNITY & PLOT VERDICT

Villa and townhouse evidence shape

Villa stock is judged by community, cluster, plot position, BUA, condition and exit depth. DCF is a sanity check, not the price anchor.

Maple at Dubai Hills Estate 1 is located in Dubai Hills Estate. The building profile - age, service charge, and amenity access - affects resale liquidity and running costs. Key facts are shown below.

Building & community facts

Villa comp methodology: villa comps differ from apartment comps in three ways. (a) Cohort is community-level, not same-building - villas do not share buildings. (b) PSF varies materially by plot tier and phase - a community-wide average is a starting point, not a substitute for a like-for-like match. (c) Plot size matters as much as built-up area - large-plot villas carry a premium that built-up area alone cannot explain. The DLD cohort here is community-matched and, where depth allows, plot-size-banded for like-for-like comparison.

Evidence anchor	Community and phase comps matter more than tower-style same-building logic.
Decision risk	Plot tier, BUA, condition, boundary proof and custom upgrades can distort comparability.
Verify first	Plot survey, title deed, BUA proof, community fee history and alteration approvals.

Building vintage & cohort position

Building vintage & cohort position

Dimension	Subject	Area cohort reference
Building vintage	Completed: verify with DLD building extract	2018-present - newer master-planned community
Cohort age profile	Same-decade stock is directly comparable; newer-decade stock may carry a completeness premium (newer OA, updated fittings, higher SC)	Area cohort PSF includes full vintage mix - adjust if subject is outlier-old or new
Age-related risk	Service-charge trajectory, cooling plant cycle and OA reserve adequacy vary by decade	Pre-2010 buildings: verify reserve fund and lift/cooling replacement schedule before commitment

Peer-building data below threshold - building's price/PSF compared against Dubai Hills Estate area cohort (see source ledger).

SC trajectory: historical data below CAGR derivation threshold - request SC schedule directly from OA pre-offer. Reserve fund balance not publicly disclosed - request pre-offer.

Building quality verification scope

Verification item	Action required
Plot + boundary proof	Survey plot dimensions and boundary markers against DLD title deed.
Structural condition	Professional snagging for foundation, roof, plumbing, electrical and extensions.
Community rules + fees	Confirm gate access, alteration rules, community fees and master-developer approvals.
Utilities + handover	Confirm DEWA, cooling, pool/garden obligations and any handover defects before offer.

Amenity Proximity

JBR Beach	8 min walk
Marina Walk	4 min walk
Marina Metro	6 min walk
JLT Metro	10 min walk
DMCC Metro	10 min walk
Palm Jumeirah	10 min drive
Marina Mall	12 min walk

Approximate distances based on general Dubai geography. Verify exact distances and access at viewing.

05 / PREMIUM CLAIMS

View · floor · finish · branded status

Premium claims require verification before they carry full weight in the price evidence range. Unverified premiums are capped or excluded from scoring.

CLAIM TYPE	LISTING CLAIM	VERIFICATION STATUS	SCORE IMPACT
Plot size premium	Listed plot size per agent	Listed - not verified	Excluded from score
Corner / end position	Not stated in listing	-	-
Community phase premium	Phase per developer marketing	Listed - not verified	Excluded from score
View / boundary premium	Not stated in listing	Listed - not verified	Excluded from score

4 standard claim type(s) assessed from listing/DLD evidence available at memo generation. No premium claims were verified against DLD comparable evidence in this memo - all premiums are excluded from scoring. The supportable range shown on the Price Evidence page reflects zero premium uplift. Verify each claim during the physical viewing before factoring any premium into the price.

Score rule	Unverified premium claims stay outside the price evidence range until a matching source proves them.
Buyer challenge	Ask for the DLD comp, SPA specification, viewing photo or inspection note behind the premium claim.
Contract protection	If the premium cannot be proved before SPA, reflect it in price protection or document conditions.
Proof standard	Use dated inspection photos, title/plot proof, SPA specifications, receipts or DLD comps; marketing language is not proof.
If unresolved	Carry the claim as a negotiation caveat and keep the price evidence anchored to standard comparable stock.
Plot file	Keep plot survey, BUA proof, title deed and boundary photos together before applying any villa premium.
Phase match	Compare premium claims against the same cluster or phase first; wider community evidence is fallback only.

Exit relevance	Count a premium only if a future buyer can verify and price it the same way during resale diligence.
Condition proof	Treat upgrades, landscaping, pool condition and extension quality as price evidence only when inspection proof exists.
Do not double count	If the DLD cohort already reflects the same phase or plot tier, do not add a second premium uplift.
Negotiation use	Use unresolved villa premiums as document requests first and price adjustments only after proof is reviewed.

How to verify before signing

Premium type	Verification method
Plot premium	Engage a licensed RICS surveyor - confirm plot dimensions against DLD title deed. Request DLD transactions for same-cluster plots to derive a comp-supported premium band.
Corner / end position	Physical inspection - confirm boundary markers, exposure count, and community sightlines. DLD comps at corner vs. internal positions if available.
Community phase	Developer master plan + DLD project registry - confirm phase handover date and infrastructure completion status.
View premium	On-site visit - confirm sight-line and obstruction risk from adjacent construction pipeline.

Unverified premiums are excluded from the supportable range. Each item above is a negotiation lever: if the seller cannot provide DLD-backed evidence, anchor to the standard-unit cohort. Claims unresolved at SPA stage should be reflected in price or contractual protection, not assumed into the offer.

06 / LIQUIDITY & MARKET DIRECTION

How fast similar stock trades

This is past-tense market evidence, not a prediction.

Dubai Hills Estate villa/townhouse transactions in the measurement window: 56. Median days on market: N/A days. Active listings: N/A. Liquidity is adequate for a motivated exit in a standard marketing period.

Metric	Reading	Why it matters
Subject-lane transaction depth	n=56 closed sales in the DLD 12-quarter rolling measurement window	Primary exit depth and fair-range confidence anchor
Building/community transactions	31 in the DLD 12-quarter rolling measurement window	Resale velocity - how many like-units transacted in the same building
Trend direction	-7.6% over DLD price-trend data supplied in the measurement window	Past transaction movement only - not a forecast
Recent momentum (3m)	n=9 trades in 3-month window	Recency check - are buyers still active in this lane?
Cycle position signal	Computed from the DLD transaction measurement window - see Risk Flags for active cycle flag	Context only; no future price prediction is made

DOM distribution - ready stock cohort (approximate)

Median days-on-market for this cohort: ~90 days. Source: hardcoded cohort approximation for Dubai Hills villa (4BR+) - verify current portal analytics before time-sensitive offers. Aggressive overpricing extends days-on-market materially toward the 90-180+ day segment.

DLD price trend - full measurement window (median PSF per period)

Period	Median PSF (AED/sqft)	Trades (n)	vs Prior period
2025-06	AED 2,437	332	-
2025-07	AED 2,500	457	+2.6%
2025-08	AED 2,406	465	-3.8%
2025-09	AED 2,312	325	-3.9%
2025-10	AED 2,306	305	-0.3%
2025-11	AED 2,475	320	+7.3%
2025-12	AED 2,417	294	-2.3%
2026-01	AED 2,463	643	+1.9%
2026-02	AED 2,365	658	-4.0%
2026-03	AED 2,434	414	+2.9%
2026-04	AED 2,368	189	-2.7%
2026-05	AED 2,252	8	-4.9%

Source: DLD closed-sale records · DLD 12-quarter rolling measurement window. Median PSF volume-weighted by period. Thin-count periods (n<3) carry higher uncertainty.

Liquidity context: Maple at Dubai Hills Estate 1 in Dubai Hills Estate.

Decision implication: Balanced liquidity. Verify comparable listing days-on-market on the portal before submitting a same-week offer - high DOM (stock sitting well beyond typical absorption) supports opening 3-5% below asking; low DOM (clearing within typical absorption rate) supports anchoring at the supportable midpoint.

Decision use: treat DLD transaction depth as the exit-confidence anchor; verify current portal days-on-market before time-sensitive offers; keep the trend table with the offer file as the proof trail.

Villa exit checks

Cluster match	Confirm phase, cluster and plot tier before relying on community-level resale depth.
Plot file	Keep plot survey, BUA evidence and title deed with the resale proof file.
Cost drag	Verify community fees, pool/garden obligations and near-term maintenance before final price posture.
Exit posture	Treat villa liquidity as cluster-specific; area-wide speed is context, not proof.
Broker proof	Ask for active competing villa links and recent viewing feedback before treating scarcity as real.

Dubai residential seasonality - timing implications

Quarter	Pattern	Pricing implication
Q4 (Oct-Dec)	Peak buyer activity	Sale prices firm; days-on-market short; sellers have leverage
Q1 (Jan-Mar)	Strong continuation	Active market; evidence-anchored offers still respected
Q2 (Apr-Jun)	Cooling - Ramadan / summer	Buyer pool shrinks; listing removals increase; negotiate harder
Q3 (Jul-Sep)	Quietest (~30-40% below peak)	Best buyer entry window; motivated sellers most flexible

Timing implication: current period is Q2. cooling period (Ramadan / summer onset) - buyer pool shrinks; use seasonal softness as negotiation leverage. For resale listings, the optimal listing window is late September / early October -

aligned with Q4 buyer re-entry and post-summer market re-activation.

08 / RISK FLAGS

What warrants caution

Every flag includes what it means and what the user can do next.

Cycle position	amber
Cycle indicator at 100% of 36-month range - potential late-cycle. Knight Frank Q3 2025: this segment approaching cycle peak. Suppresses STR...	DealCheck analysis
Use this as a verification prompt, not as a standalone decision.	Use this as a verification prompt, not as a standalone decision.
Villa cohort match: High confidence	yellow
Villa - Tight Dubai Hills Estate matched via villa community cohort. 56 DLD villa comps used.	DealCheck analysis
Use this as a verification prompt, not as a standalone decision.	Use this as a verification prompt, not as a standalone decision.
Location	yellow
no metro within walking distance (nearest accessible by car only); Dubai Hills Mall 2.1 km; Umm Suqeim Night Swimming Beach 9.4 km.	DealCheck analysis
Use this as a verification prompt, not as a standalone decision.	Use this as a verification prompt, not as a standalone decision.
Asking above cohort range	amber
The asking price sits above the cohort midpoint, so negotiation discipline matters.	Dubai Land Department closed-sale records
Anchor to the supportable range and avoid bidding up without unit-level proof.	Anchor to the supportable range and avoid bidding up without unit-level proof.
Market signals mixed	amber
DPSI composite confidence is low (2026-04). Verify thesis before commit - signals are not converging cleanly.	DPSI composite
Cross-check with on-the-ground broker pulse before offer.	Cross-check with on-the-ground broker pulse before offer.

Flag owner	Assign each open flag to buyer, broker, seller, OA, developer, bank or lawyer before money moves.
Price effect	Only documented flags should move price posture; undocumented flags stay in verification.
Close-out proof	A flag closes only when the matching source document is saved with the report.
Rerun trigger	Rerun if the flag changes price posture, rent support, title certainty, transfer timing or exit confidence.
Owner proof	Keep the named owner and required source attached to the flag so it does not become a vague caution note.
Carry to action	Carry unresolved flags into the action page as priced caveats, not as decorative warnings.

What this engine checks for - complete audit scope

Risk category	What it covers	Status
Asking vs cohort position	Price percentile within DLD closed-sale cohort	Clear
Cohort depth (n=8 floor)	Minimum n=8 DLD closed sales in rolling 12-quarter window	Clear
Net yield after all costs	Net yield after SC, vacancy, and maintenance assumptions	Clear
Measurement window integrity	12-quarter DLD window checked for data gaps and outlier contamination	Clear
Plot position evidence	DLD comps confirming plot tier, BUA, and community cluster	Clear

09 / ACTION

What to do next

This page gives an anchor and a ceiling. It never claims the seller will accept.

The evidence is in. Three anchors frame your decision: walk-away, negotiation entry, and conviction floor. The script below gives you the exact questions to test before offer submission.

Phase 1 - Pre-Offer Gates

P1. 01	**Anchor offer**	Consider offering at AED 4.23M. Justification: asking is positioned against the DLD cohort plus a cycle buffer. The anchor is derived from the cohort median less a negotiation margin consistent with the verdict position.
P1. 02	**Walk-away threshold**	Walk away above AED 4.53M. At this level, the DLD cohort evidence no longer supports the asking price on a supportable-range basis.
P1. 03	**Verification gate**	Do not sign without completing the verification checklist. Title, OA status, Ejari contract and SC ledger are pre-offer items, not post-offer niceties.

Phase 2 - Negotiation & Contract

P2. 01	**Counter-argument posture**	Seller or broker will argue view, floor, amenities, renovation, plot or branded finishing. Accept only claims that are verifiable against DLD comp records or the physical inspection. Unverified premiums should not move your ceiling.
P2. 02	**Timing**	Offering quickly is only justified if competing interest is confirmed with evidence. Artificial urgency is a common negotiation tactic in the Dubai primary and secondary markets.

Phase 3 - Closing & Transfer

P3.01	**Pre-transfer checklist**	Title deed, SC ledger (no arrears), Ejari status, OA letter and any pending levies must be confirmed before transfer appointment. DEWA and cooling arrears clear before keys hand over.

Offer posture	Use the anchor as a negotiation start, not a promised closing price.
Price protection	Carry unresolved risk flags into the offer conditions.
Follow-up	Ask for source documents before moving the ceiling.

Verbatim scripts for the buyer

Script	What to say
Opening anchor	Based on DLD closed-sale evidence for this building type in the measurement window, anchoring at AED 4.23M is supported by the cohort. Supportable range: AED 4.10M-4.53M. I can move if verification items are cleared.
Walk-away line	My ceiling is AED 4.53M. Above that, the DLD-derived supportable range doesn't hold. I'm prepared to leave it.

Use the full Q&A page for the expanded conversation bank; this Action page is intentionally kept to the next move.

Buyer profile fit

Best-fit buyer	Equity-rich buyer or HNW investor with long hold horizon. Upper-band ready stock requires DLD cohort support for the premium claim.
Watch	Premium over cohort median needs a verifiable driver: floor, finishing, view corridor, or branded affiliation.
Not suitable for	Leveraged entry without a clear rent floor. Upper-band void periods are longer; carry a vacancy buffer as an explicit cash assumption.

10 / BUYER DECISION Q&A

Conversation prep

These are the questions likely to come up in a viewing, broker call or partner discussion.

Question	Evidence-backed answer	Source tag
Is the asking price within the DLD-supported range?	Supportable range is AED 4.10M-4.53M per the DLD cohort (n=56 closed sales). Asking at AED 4.80M is above the evidence ceiling (AED 4.53M). P25 (AED 4.10M) is the lower evidence bound; P75 (AED 4.53M) is the upper bound.	DLD closed-sale records
What is the realistic rent and yield?	Gross yield is 5.0% and net yield (after SC, vacancy and maintenance) is 3.7%. Use building-level Ejari evidence where available; area-level evidence is used when building-level depth is below threshold.	Registered Ejari rent contracts
Is the service charge reasonable for this building?	Annual SC is AED 7,612. Compare against area-level SC benchmarks for the building age and amenity tier. Confirm arrears and capex reserve with the OA before offer.	Service-charge schedule
At what price should I walk away?	Exit ceiling is AED 4.53M. Above this level, the DLD cohort evidence no longer supports the asking price on a supportable-range basis. Any premium above AED 4.53M requires a verified physical justification.	DLD closed-sale records

What unverified premium claims should I challenge?	Challenge: (a) view claims - verify line-of-sight, not just direction; (b) floor-premium claims - request a DLD comp at the same floor band; (c) renovation or fitted-kitchen claims - request receipts and before/after photos.	DealCheck scope statement
What documents should I request before making an offer?	Request: current Ejari contract (if tenanted) with tenant notice period, most recent OA SC statement, DLD title deed number, and any pending OA special levies. These items narrow the gap between memo estimate and actual cost of hold.	Service-charge schedule
What does this memo not prove?	It does not verify physical condition, legal title, future returns, or seller acceptance. It is decision support, not a certified valuation. A title search, physical inspection and service charge ledger review are the buyer's responsibility before signing.	DealCheck scope statement
What is in the evidence pack and how do I use it?	The evidence pack contains: the DLD cohort comp citations (n=56 closed sales), the verification checklist, the service-charge ledger reference, and the action scripts. Use the cohort citations as your evidence anchor in the negotiation. The verification checklist is your pre-offer gate - items on it are not optional. Conviction floor: AED 4.10M (DLD P25). Exit horizon: review in 24-36 months if the cycle context changes materially.	DealCheck scope statement

Use before offer	Mark each answer as proved, directional or still to verify before changing price posture.
Evidence caution	Do not generalize apartment-style PSF logic to plot, phase, BUA, handover or developer-risk questions.
Document ask	Turn every unsupported answer into one document request before deposit or SPA.
Decision use	Use the Q&A to prepare the next call; do not let it override the price, income and risk pages.
Escalate if	Move legal title, mortgage, structural condition or tax questions outside this automated report.

11 / VERIFICATION CHECKLIST

Before you commit

The memo narrows the surface area of checks. It does not replace them.

ITEM	WHO	WHEN
Phase 1 — Pre-offer (7 items)		
Title deed copy and DLD trustee portal verification - confirm ownership, encumbrances and registered plot/unit details	YOU + LAWYER	Pre-offer
Physical inspection: defects, fittings, view obstruction risk, common areas, lobby and parking photographed	YOU	Pre-offer
Latest service charge statement (from OA) and 3-year SC history - confirm no arrears on this unit	BROKER	Pre-offer
Plot survey - confirm plot dimensions, boundary markers and any encroachments. Verify BUA against title deed and OA records	BROKER	Pre-offer
Community master plan check - confirm plot tier, position versus community spine and any registered easements	YOU + LAWYER	Pre-offer

OA management stability check - no automated litigation flag available. Contact the Owners Association directly to confirm no active disputes, court proceedings or pending special levies.	YOU + LAWYER	Pre-offer
Ejari contract and tenant handover timing if tenanted - confirm notice period and rent receipt schedule	YOU + LAWYER	Pre-offer
RERA registered developer or property broker licence confirmation	YOU	Pre-offer
Verify no outstanding DEWA arrears on the unit - seller responsible to clear before transfer	BROKER	Pre-offer
Phase 2 — Post-offer (5 items)		
Mortgage NOC path if seller has a bank mortgage - confirm release timeline with seller's bank	LAWYER	Post-offer
Conveyancing fee estimate and DLD transfer fee confirmation (4% + admin)	LAWYER	Post-offer
Any pending building-level capex or special OA levy announced - obtain written confirmation	BROKER	Post-offer
Phase 3 — Pre-transfer (3 items)		
DEWA and cooling account transfer readiness - obtain DEWA final bill and cooling account NOC	YOU	Pre-transfer
Trustee office appointment and transfer document pack - DLD trustee confirmation and all KYC documents	LAWYER	Pre-transfer

Verify current listing velocity from portal before making a time-sensitive offer.

All items marked YOU + LAWYER require a registered Dubai property lawyer - do not rely solely on broker confirmation. Pre-offer items must be completed before any deposit or offer is made. This checklist does not replace a full title search, physical inspection or Mollak verification.

Phase discipline: Pre-offer items are a prerequisite before any deposit, offer or intention letter. Post-offer items must be complete before the SPA is signed. Pre-transfer items must be complete before the DLD trustee appointment. Completing items out of phase creates legal and financial risk. DealCheck DXB does not verify these items - it surfaces them as a structured prompt for the buyer.

Decision implication: Complete all pre-offer items before any deposit. Legal items require a registered Dubai property lawyer - broker verbal confirmation does not meet the required standard.

Proof folder	Keep title, SC, Ejari or tenancy proof, NOC path, inspection notes and premium evidence in one folder with this report.
Open item	Any unanswered checklist row remains a negotiation caveat, not an administrative detail to fix later.
Before sharing	Share the checklist with the role owner attached so the report is not separated from the required checks.
Evidence owner	Assign every open item to buyer, broker, seller, OA, developer, bank or lawyer before the next decision point.
Price effect	Mark whether the missing proof affects price, rent, service charge, exit timing, title certainty or payment risk.
Proof standard	Use registry records, signed documents, dated portal extracts or OA/developer written replies; verbal comfort does not close a row.
Stop if	Escalate legal title, structural condition, bank valuation, tax, financing approval or certified valuation questions outside DealCheck.
Buyer boundary	Use the report to decide whether to continue diligence, renegotiate, request proof or pause until evidence improves.
Villa comparability	Keep bed count, BUA, plot tier, cluster/phase, boundary position and renovation condition tied to the price evidence.

12 / SOURCE LEDGER

Where every claim comes from

If a source is not in this ledger, it cannot be cited in this memo.

Source	Measurement window	Used for / confidence
Dubai Land Department closed-sale records	DLD 12-quarter rolling measurement window	price benchmark, supportable range, cycle position, liquidity. Confidence: High · score: Yes
Registered Ejari rent contracts	Ejari 12-month registration history	achievable rent, yield, vacancy assumption. Confidence: High · score: Yes
Service-charge schedule	3-year SC schedule	net yield, cost of hold, service charge trajectory. Confidence: High · score: Yes
DealCheck cycle position model	DLD-linked measurement window	cycle position, trend smoothing. Confidence: Computed · score: Yes
DealCheck cost-of-hold model	computed from current memo inputs and source rows	net yield, holding cost, scenario math. Confidence: Computed · score: No
DealCheck cohort match rules	same measurement window as DLD closed-sale records	cohort scope, scope label. Confidence: Computed · score: No

10-year PSF trend	10-year PSF trend: historical transaction depth below derivation threshold for this cohort. Source: DLD transactions · measurement window limited.

Decision implication: 6 sources in the ledger. Any claim not traced to a ledger entry cannot be defended in a price negotiation.

Audit rule: every number used in price, yield, liquidity or risk pages must trace back to a ledger row. Display names are the public wording; internal source IDs are not printed.

Source audit map

Quoted AED figure	Must trace to DLD, Ejari, service-charge schedule, cost-of-hold model or the source ledger row printed above.
Time-bound metric	Must include a named measurement window, registration history, or filing history.
Fallback source	Must be labelled as area, community or directional; it cannot be promoted to building-specific proof.
Missing source	Must be cut, softened or moved to the verification checklist; it cannot stay as a decorative data point.

13 / METHODOLOGY & SCOPE

How the engine works - what it does and does not do

Plain-language rules used by the renderer. Fixed per engine version.

What this engine does

The DealCheck DXB engine analyses Dubai residential property transactions using DLD (Dubai Land Department) closed-sale records, Ejari registered rent contracts, Mollak service-charge schedules and active portal listing data. For each subject property, the engine identifies the tightest defensible comparable cohort (same building → peer cluster → sub-community → area), computes percentile price benchmarks (P25/P50/P75), derives net yield and NOI from verified Ejari rent less cost-of-hold (service charge, vacancy, management fee, maintenance reserve), runs a 10-year DCF at 8% discount rate, and routes the output to either a Decision Report (evidence gate cleared) or a Diligence Report (gate not cleared). All quantitative claims carry a source attribution and are reproducible: same inputs plus same engine version produce identical output. Engine output is deterministic, not model-generated prose.

What this engine does not do

It does not …	Why
Issue a certified valuation (Taqeemi / RICS)	Requires a licensed valuer and physical inspection. This engine cannot inspect physical condition, encumbrances, or title chain.
Predict future prices	All trend data is historical (DLD measurement window). No forward-price models are used. Seasonal and macro commentary is orientation only.
Guarantee rental income	Ejari evidence is from past contracts. Vacancy, lease-break and rent-freeze risk are modelled as assumptions, not certainties.
Replace legal or financial advice	Nothing in this memo constitutes legal advice, financial advice, or a recommendation to transact.
Cover all property types	Villas with large plot variance, ultra-premium (>AED 10M), commercial, hotel apartments, and strata-title retail are outside the current scope.
Adjust for undisclosed unit conditions	Physical condition (fit-out quality, snag history, renovation) is not observable from DLD data. User-supplied premium claims are noted but not independently verified.

Data sources

Source	What it provides	Freshness
DLD Closed Sales (12-quarter rolling)	Transaction PSF, unit size, floor, registration date for all DLD-registered sales	DLD 12-quarter rolling measurement window
Ejari Rent Registry	Registered rent contract values, bedroom config, registration date, contract type (New/Renewal)	DLD 12-quarter rolling measurement window
Mollak Service-Charge Schedule	OA-declared service-charge per sqft per year, reserve-fund status	Annual filing - verified against unit match
DealCheck Cost-of-Hold Model (MI-1)	Vacancy allowance (8%), management fee (5%), maintenance reserve (building-age adjusted)	Engine-computed - standard assumption; not live-fetched
Active Listing Telemetry (60-day window)	Active listings count, days-on-market snapshot, sale/listing ratio for liquidity scoring	Listing-data measurement window: last 60 days
DLD Project Registry / Developer History	Developer track record, project completion dates, delay months for off-plan due-diligence	DLD project registration date (verify with developer SPA)

Confidence taxonomy

Confidence tier	Criteria	Memo treatment
High	cohort_n ≥ 15, recency ≥ 3 trades in 3-month window, same-building depth	Full price band, Decision Report, firm verdict language
Medium	cohort_n 8-14, recency ≥ 1 trade in 3-month or ≥ 3 in 6-month window	Price band with widened range, Decision Report with softened wording
Computed (directional)	cohort_n < 8, or evidence from adjacent cohort expansion only	Directional band only, Diligence Report, explicit orientation caveat

Verdict label taxonomy

Verdict label	Plain-English meaning
Decision Report - Priced at or below supportable range	The asking price sits within or below the DLD evidence band. Evidence gate cleared.
Decision Report - Priced above supportable range, premium unverified	Asking exceeds the DLD band. A documented unit-specific premium is required to justify the gap.
Decision Report - Priced above supportable range, premium partially documented	Asking exceeds the band. Some premium evidence exists but is incomplete - strengthen before offer.
Diligence Report	Evidence gate not cleared: cohort depth, identity, rent, service charge, escrow, title or stock-type boundary prevents a Decision Report. Directional read only.
Special Handling Required	Property sits outside the automated Decision Report scope - complex stock type or evidence pattern.
Outside Current Support Scope	Property type or evidence pattern is not covered by the current engine version.

Feature adjustments (engineering coefficients)

Standardised engineering coefficients are applied when user-supplied unit-level characteristics (view, finish) are absent from raw DLD registry data and affect supportable range positioning. Coefficients: partial view +1.2%; premium fit-out +2.5% (non-flipper posture), +1.8% (flipper posture). These are not derived from a portal-to-DLD statistical join - they are fixed assumptions disclosed here.

Memo metadata

Field	Value
Memo ID	DC-120B07E9B7
Rendered	2026-05-27 20:07
Reproducibility	Deterministic - same inputs + same engine version = identical output
Legal status	Not a certified valuation. Not financial or legal advice. CMA only.

AUDIT TRAIL

Memo ID DC-120B07E9B7 preserves the evidence snapshot, source labels, assumptions, and render timestamp used for this report. Keep this memo with transaction records as supporting documentation. It is not a statutory AML certificate, official valuation, or legal record.

14 / SCOPE & DISCLAIMER

What DealCheck DXB IS and IS NOT

WHAT IT IS	An automated, deterministic, evidence-based decision-support memo for Dubai residential property. Uses DLD closed-sale records, Ejari rent contracts, service-charge schedules and active listing data.
WHAT IT IS NOT	This document is a Comparative Market Analysis (CMA) designed for pricing strategy and decision support. It does not constitute a Taqeemi-certified valuation as governed by Executive Council Resolution No. (37) of 2015, nor does it meet RICS appraisal standards. It is not valid for mortgage underwriting, legal disputes, or DLD/RERA official transfers. Not financial advice. Not legal advice. Not a promise of future returns.
LIMITS & USER RESPONSIBILITY	Data can lag or be incomplete. Engine cannot assess physical condition, encumbrances or future direction. Premium claims not modelled unless DLD comp evidence confirms them. Verify title deed, legal status, SC ledger, tenancy agreements and mortgage NOC before committing. The buyer is solely responsible for their decision.
SCOPE	Memo ID: DC-120B07E9B7. Rendered: 2026-05-27 20:07. Same inputs plus same engine version produce identical output. Ejari and service-charge data used in aggregated, anonymised form only.

Contact: memo@dealcheckdxb.com · Keep Memo ID visible when sharing this PDF for review.

Spotted an error? Send feedback:
https://dealcheckdxb.com/feedback?source=pdf_last_page&context_id=DC-120B07E9B7