

# PROPERTY INVESTMENT SCHEDULE



Whiteside,  
Bathgate, EH48

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# PROPERTY DETAILS

10 Whiteside,  
Bathgate

Offers Over  
**£95,000**

## \*\*\* Investment Property\*\*\*

We Sell Rented Property are delighted to bring to the market this delightful 2 bedroom property in Bathgate

<b>Type of Home</b>	Flat	<b>Bedrooms</b>	2
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	1
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£575		
<b>Potential Rent</b>	£675		
<b>Yield</b>	See Pages 7-8		



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# PROPERTY IMAGES



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# PROPERTY IMAGES



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# INVESTMENT SUMMARY

The next 4 pages are a projection of the potential return on your investment

We have looked at the potential returns in 4 different scenarios.  
First at the current rent. Secondly at the potential rent.

For each of those 2 rental figures, we then looked at the return if:

1. You purchased with cash outright.
2. You put down a 25% deposit & borrowed 75% (75% LTV)

We also looked at the historic increase in value of property in the area.  
We then used the historic performance to show the potential future increase over the next 5 years.

**Page 7** – Current annual rent returns for a cash purchase & for 75% LTV purchase.

**Page 8** - Potential annual rent returns for a cash purchase & for 75% LTV purchase.

**Page 9** – Historic increase in value & potential future increase in value. Within the area.

**Page 10** – The Combined potential rental income & potential increase in value: to give a Total Potential Return - over 5 years



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# RETURN AT CURRENT RENT

## £575 PCM

Cash Purchase Investment / Current Return = 6.3 % Yield

Investment		Income	
House Purchase Price	£100,000	Annual Income	£6,900
LBTT	£8,000	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£109,000	Net Annual Income	£6,900

BTL Mortgage Investment / Current Return = 9.3% Yield

Investment		Income	
25% of Purchase Price	£25,000	Annual Income	£6,900
LBTT	£8,000	Less Mortgage Int	£3,750
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£34,000	Net Annual Income	£3,150

\* Assumed 25% deposit & BTL interest rate of 5%



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# RETURN AT POTENTIAL RENT £675 PCM

Cash Purchase Investment / **Potential Return = 7.4 % Yield**

Investment		Income	
House Purchase Price	£100,000	Annual Income	£8,100
LBTT	£8,000	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£109,000	Net Annual Income	£8,100

BTL Mortgage Investment / **Potential Return = 21 % Yield**

Investment		Income	
25% of Purchase Price	£25,000	Potential Annual Income	£8,100
LBTT	£8,000	Less Mortgage Int	£3,750
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£34,000	Net Annual Income	£4,350

\* Assumed 25% deposit & BTL interest rate of 5%

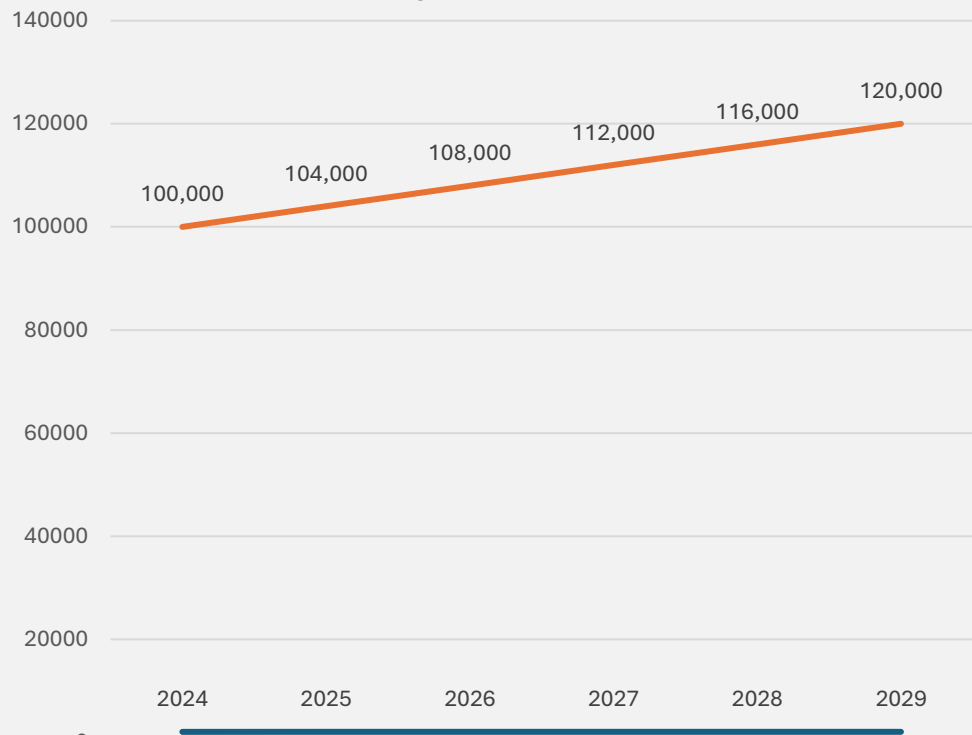


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# PROJECTED FUTURE VALUE

House prices in the EH48 area have increased by 20% in the last 5 years

Potential Future Value - 5 years



YEAR	1	2	3	4	5	6
	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	100,000	104,000	108,000	112,000	116,000	120,000

— YEAR — PROPERTY PRICE POTENTIAL (£)

Based on last 5 years performance



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# TOTAL POTENTIAL RETURN OVER 5 YEARS

**BASED ON CURRENT RENT**

## 5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 38%

Cash Investment	£109,000
5 Year Income	£34,500
Potential Increase in Value	£7,000
Total Potential Return	£41,500

BTL Mortgage Investment / Potential Total Return 67%

Cash Investment	£34,000
5 Year Net Income	£15,750
Potential Increase in Value	£7,000
Total Potential Return	£22,750



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# TOTAL POTENTIAL RETURN OVER 5 YEARS

**BASED ON POTENTIAL RENT**

## 5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 44%

<b>Cash Investment</b>	<b>£109,000</b>
5 Year Income	£40,500
Potential Increase in Value	£7,000
<b>Total Potential Return</b>	<b>£47,500</b>

BTL Mortgage Investment / Potential Total Return 85%

<b>Cash Investment</b>	<b>£34,000</b>
5 Year Net Income	£21,750
Potential Increase in Value	£7,000
<b>Total Potential Return</b>	<b>£28,750</b>



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# TENANT INFORMATION



Tenancy Agreement in Place



No missed / late rent payments in last 12 months



Tenant expected to stay long term



Property fully compliant (EICR / Gas Safety etc)



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# Contact Information



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