

# PROPERTY INVESTMENT SCHEDULE



Flat 0/1  
113 Bruce Road  
Paisley  
PA3 4SQ

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# PROPERTY DETAILS

Flat 0/1, 113 Bruce Road  
Paisley, PA3 4SQ

Offers Over  
**£69,995**

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

We Sell Rented Property are delighted to bring to the market this 3-bedroom ground floor flat situated in the town of Paisley.

<b>Type of Home</b>	Flat	<b>Bedrooms</b>	3
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	2
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£ 575		
<b>Potential Rent</b>	£ 650		
<b>Yield</b>	See Pages 7-8		



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# PROPERTY IMAGES



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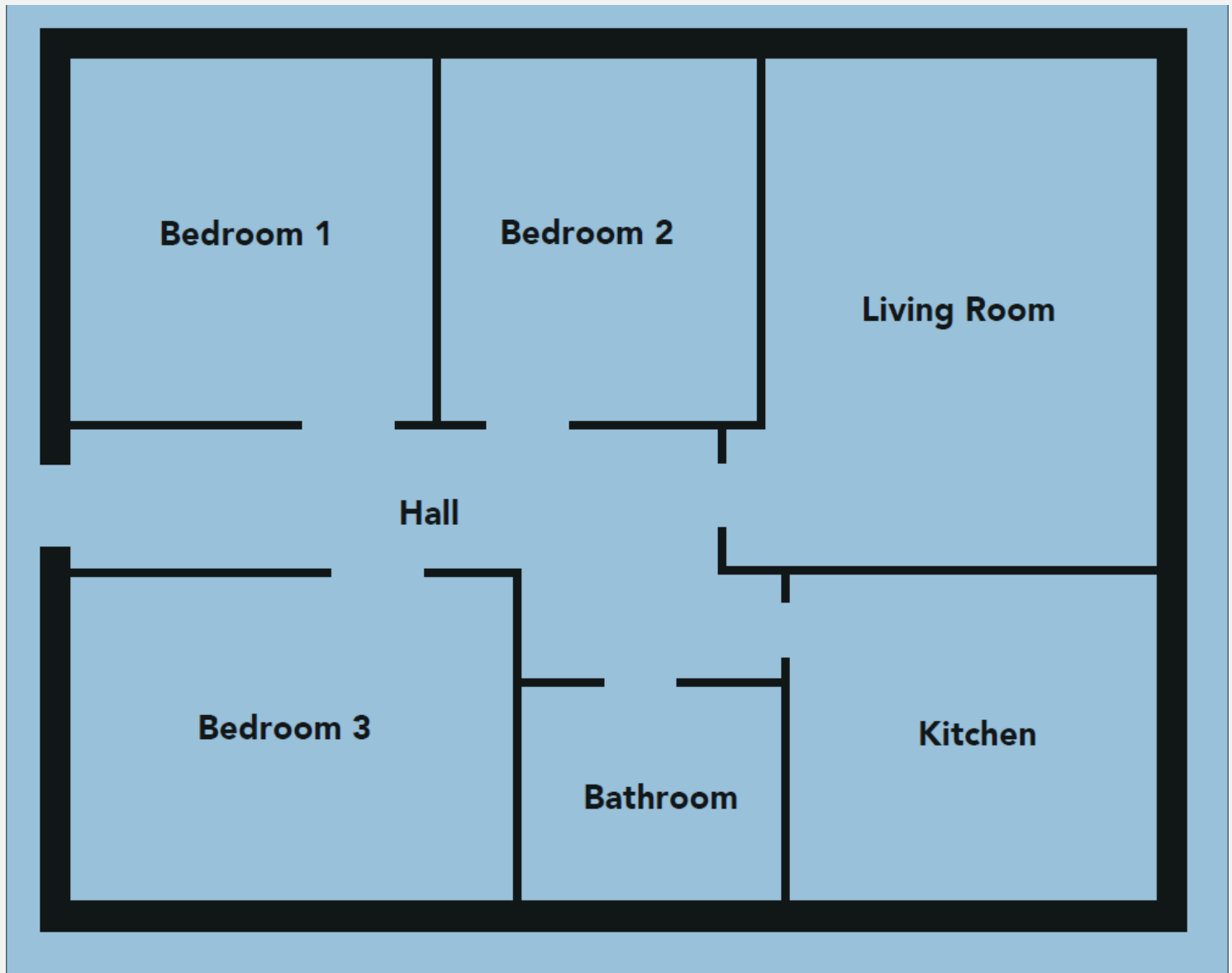
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# PROPERTY IMAGES



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# PROPERTY FLOOR PLAN



# 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 = 8.6 % Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£ 75,000</b>	<b>Annual Income</b>	<b>£6,900</b>
SDLT	£4500	Less Mortgage %	£ 0
Legal Fees	£1000	Factors Fees	£ 0
<b>Total Investment</b>	<b>£80,500</b>	<b>Net Annual Income</b>	<b>£6,900</b>

BTL Mortgage Investment / Current Return = 16.86 % Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£18,750</b>	<b>Annual Income</b>	<b>£6,900</b>
SDLT	£4,500	Less Mortgage Int	£2,813
Legal Fees	£1,000	Factors Fees	£ 0
<b>Total Investment</b>	<b>£24,250</b>	<b>Net Annual Income</b>	<b>£4,088</b>

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



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# RETURN AT POTENTIAL RENT £650 PCM

Cash Purchase Investment / Potential Return = 9.7% Yield

Investment		Income	
House Purchase Price	£75,000	Annual Income	£7,800
SDLT	£4,500	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£80,500	Net Annual Income	£7,800

BTL Mortgage Investment / Potential Return = 20.57% Yield

Investment		Income	
25% of Purchase Price	£18,750	Potential Annual Income	£7,800
SDLT	£4,500	Less Mortgage Int	£2,813
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£24,250	Net Annual Income	£4,988

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

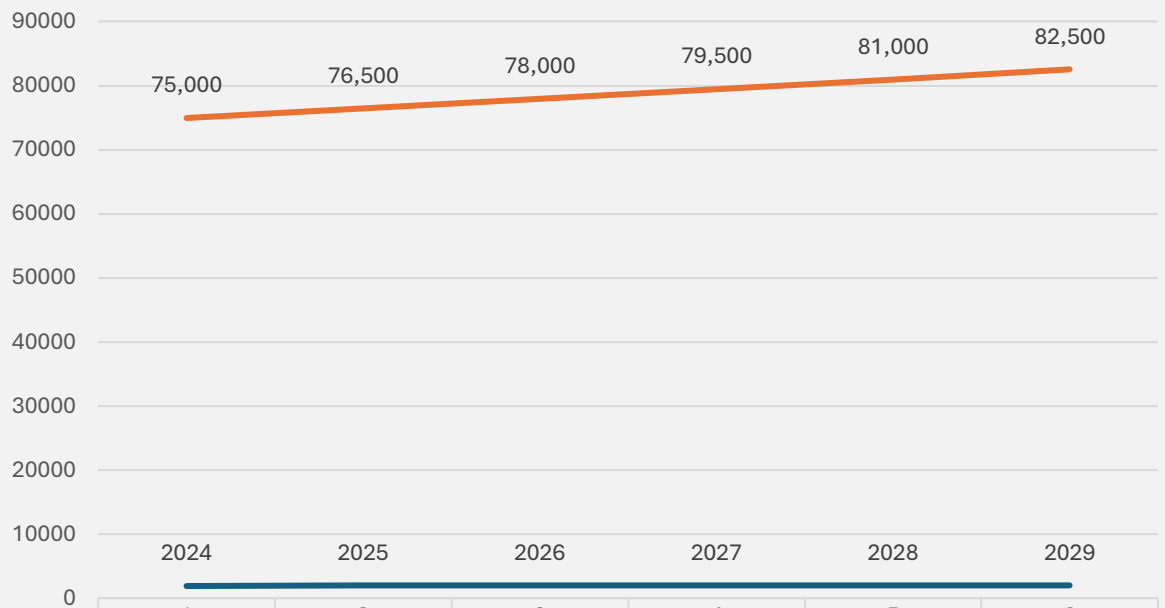


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# PROJECTED FUTURE VALUE

House prices in the Paisley area have increased by 10% in the last 5 years

Potential Future Value - 5 years



YEAR	1	2	3	4	5	6
PROPERTY PRICE POTENTIAL (£)	75,000	76,500	78,000	79,500	81,000	82,500

— 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 52%

<b>Cash Investment</b>	<b>£80,500</b>
5 Year Income	£34,500
Potential Increase in Value	£7,500
<b>Total Potential Return</b>	<b>£42,000</b>

BTL Mortgage Investment / Potential Total Return 115%

<b>Cash Investment</b>	<b>£24,250</b>
5 Year Net Income	£20,438
Potential Increase in Value	£7,500
<b>Total Potential Return</b>	<b>£27,938</b>



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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 58%

<b>Cash Investment</b>	<b>£80,500</b>
5 Year Income	£39,000
Potential Increase in Value	£7,500
<b>Total Potential Return</b>	<b>£46,500</b>

BTL Mortgage Investment / Potential Total Return 134%

<b>Cash Investment</b>	<b>£24,250</b>
5 Year Net Income	£24,938
Potential Increase in Value	£7,500
<b>Total Potential Return</b>	<b>£32,438</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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# LOCAL SALES ACTIVITY

## Comparable sale properties



**SOLD**

**C** **£80,000**  
21 Bruce Road, Paisley PA3 4SL **Distance: 0.15 miles**

**Sale date:** Apr 2024

**Sale date:** Apr 2024  
**Price:** £80,000



**SOLD**

**D** **£107,000**  
213 Whitehaugh Avenue, Paisley PA1 3SW **Distance: 0.3 miles**

**Sale date:** Apr 2024

<b>Sale date:</b>	Apr 2024	Nov 2014	Nov 2003
<b>Price:</b>	£107,000	£65,000	£11,790



**SOLD**

**E** **£65,000**  
1 Glencairn Road, Paisley PA3 4LN **Distance: 0.31 miles**

**2** **Flat** **Sale date:** Apr 2024

<b>Sale date:</b>	Apr 2024	Jun 2010	Feb 2008
<b>Price:</b>	£65,000	£55,000	£76,250

## Comparable rental properties




**LET AGREED**

**F** **£695 pcm (£160 pw)**  
Netherhill Road, Paisley PA3 **ARCHIVED** **Distance: 0.05 miles**

**2** **Flat**

M&P Properties are pleased to present for let this spacious and bright two bedroom unfurnished upper cottage flat.



**LET AGREED**

**G** **£750 pcm (£173 pw)**  
Bruce Road, Paisley PA3 **ARCHIVED** **Distance: 0.15 miles**

**2** **Cottage**

Fantastic two bed upper cottage flat available for rental within the Gallowhill area of Paisley.



# LOCAL LETTINGS ACTIVITY

## Comparable rental properties



**£800 pcm (£185 pw)**  
Marjory Drive, Paisley PA3

Distance: 0.17 miles

2 Flat

A wonderful upper cottage flat. Available late June!



**£650 pcm (£150 pw)**  
Ellon Way, Paisley PA3 **ARCHIVED**

Distance: 0.2 miles

1 Flat

G4 Properties are delighted to present to the market this modern, one bedroom first floor unfurnished apartment located within the Paisley locale of Renfrewshire.



**£750 pcm (£173 pw)**  
Netherhill Road, Paisley PA3 **ARCHIVED**

Distance: 0.24 miles


2 Flat


\*\*\*\* Email enquiries only please \*\*\*\* Ground Flat 2 Bedrooms GCHdg Deposit £850  
Rent £750 pcm EPC - C Council tax - B II Reg: 408076/350/01211 Available now.



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# Contact Information

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