

PROPERTY INVESTMENT SCHEDULE



Hogganfield St,
Glasgow, G33



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PROPERTY DETAILS

15 Hogganfield St,
Glasgow

Offers Over
£84,500

*** Investment Property***

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

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£675		
Potential Rent	£725		
Yield	See Pages 7-8		



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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

£675 PCM

Cash Purchase Investment / Current Return = 9 % **Yield**

Investment		Income	
House Purchase Price	£90,000	Annual Income	£8,100
LBTT	£7,200	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£558
Total Investment	£98,200	Net Annual Income	£7,542

BTL Mortgage Investment / Current Return = 26% **Yield**

Investment		Income	
25% of Purchase Price	£22,500	Annual Income	£8,100
LBTT	£7,200	Less Mortgage Int	£3,375
Legal Fees	£1,000	Factors Fees	£558
Total Investment	£30,700	Net Annual Income	£4,167

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



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RETURN AT POTENTIAL RENT £725 PCM

Cash Purchase Investment / **Potential Return = 9.6 % Yield**

Investment		Income	
House Purchase Price	£90,000	Annual Income	£8,700
LBTT	£7,200	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£558
Total Investment	£98,200	Net Annual Income	£8,142

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

Investment		Income	
25% of Purchase Price	£22,500	Potential Annual Income	£8,700
LBTT	£7,200	Less Mortgage Int	£3,375
Legal Fees	£1,000	Factors Fees	£558
Total Investment	£30,700	Net Annual Income	£4,767

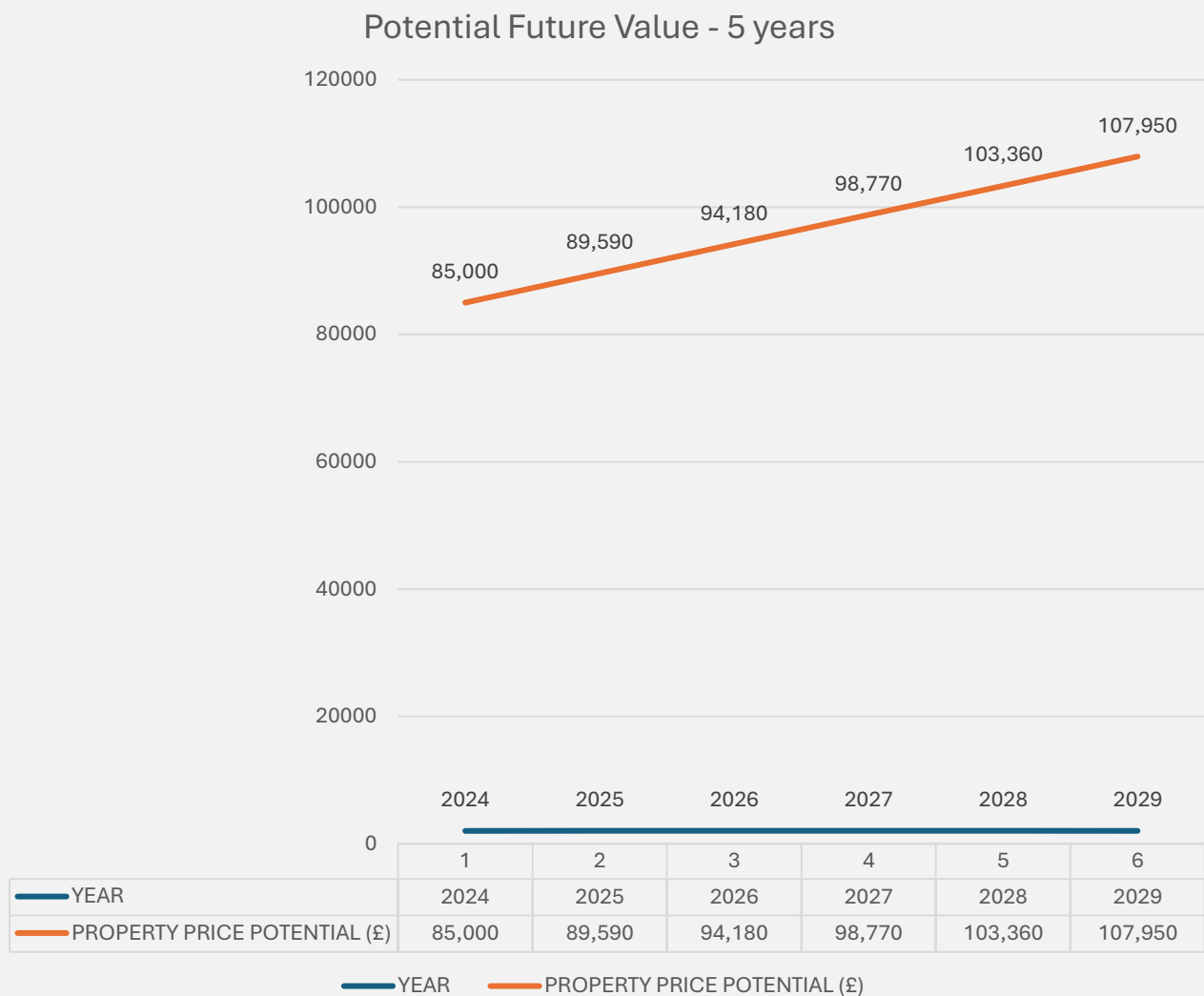
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the G33 area have increased by 27% in the last 5 years



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 45%

Cash Investment	£98,200
5 Year Income	£37,709
Potential Increase in Value	£6,300
Total Potential Return	£44,009

BTL Mortgage Investment / Potential Total Return 88%

Cash Investment	£30,700
5 Year Net Income	£20,834
Potential Increase in Value	£6,300
Total Potential Return	£27,134



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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 48%

Cash Investment	£98,200
5 Year Income	£40,709
Potential Increase in Value	£6,300
Total Potential Return	£47,009

BTL Mortgage Investment / Potential Total Return 98%

Cash Investment	£98,200
5 Year Net Income	£23,834
Potential Increase in Value	£6,300
Total Potential Return	£30,134



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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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