

PROPERTY INVESTMENT SCHEDULE



8 Christies Lane
Montrose, DD10 8HY



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PROPERTY DETAILS

8 Christies Lane
Montrose, DD10 8HY

Offers Over
£57,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 1-bedroom flat situated in Montrose.

Type of Home	Flat	Bedrooms	1
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£450		
Potential Rent	£500		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY IMAGES



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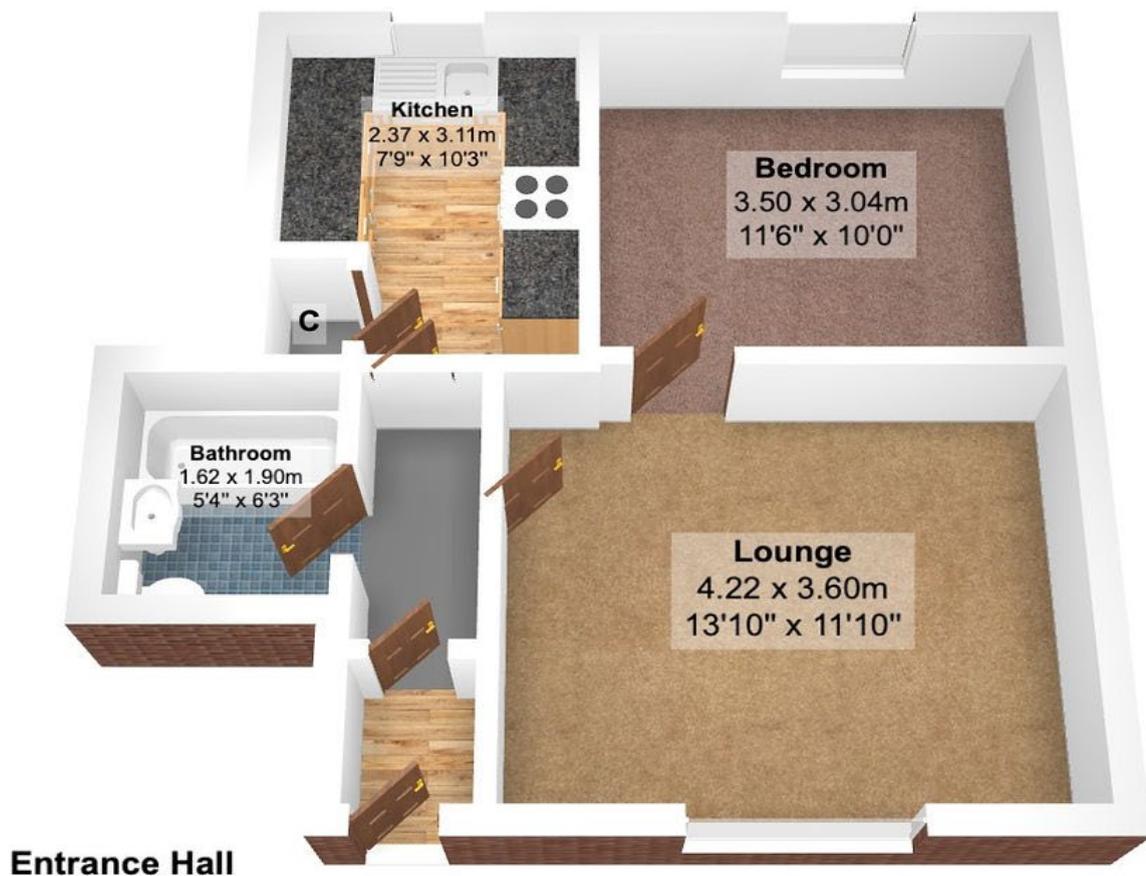
PROPERTY IMAGES



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PROPERTY FLOOR PLAN

8 Christie's Lane, Montrose, DD10 8HY



All measurements are approximate and for display purposes only

Ground Floor



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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

£450 PCM

Cash Purchase Investment / Current Return = 8.4% Yield

Investment		Income	
House Purchase Price	£60,000	Annual Income	£5,400
SDLT	£3,600	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£64,600	Net Annual Income	£5,400

BTL Mortgage Investment / Current Return = 16.1% Yield

Investment		Income	
25% of Purchase Price	£15,000	Annual Income	£5,400
SDLT	£3,600	Less Mortgage Int	£2,250
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£19,600	Net Annual Income	£3,150

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



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RETURN AT POTENTIAL RENT £500 PCM

Cash Purchase Investment / Potential Return = 9.3% Yield

Investment		Income	
House Purchase Price	£60,000	Annual Income	£6,000
SDLT	£3,600	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£64,600	Net Annual Income	£6,000

BTL Mortgage Investment / Potential Return = 19.1% Yield

Investment		Income	
25% of Purchase Price	£15,000	Potential Annual Income	£6,000
SDLT	£3,600	Less Mortgage Int	£2,250
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£19,600	Net Annual Income	£3,750

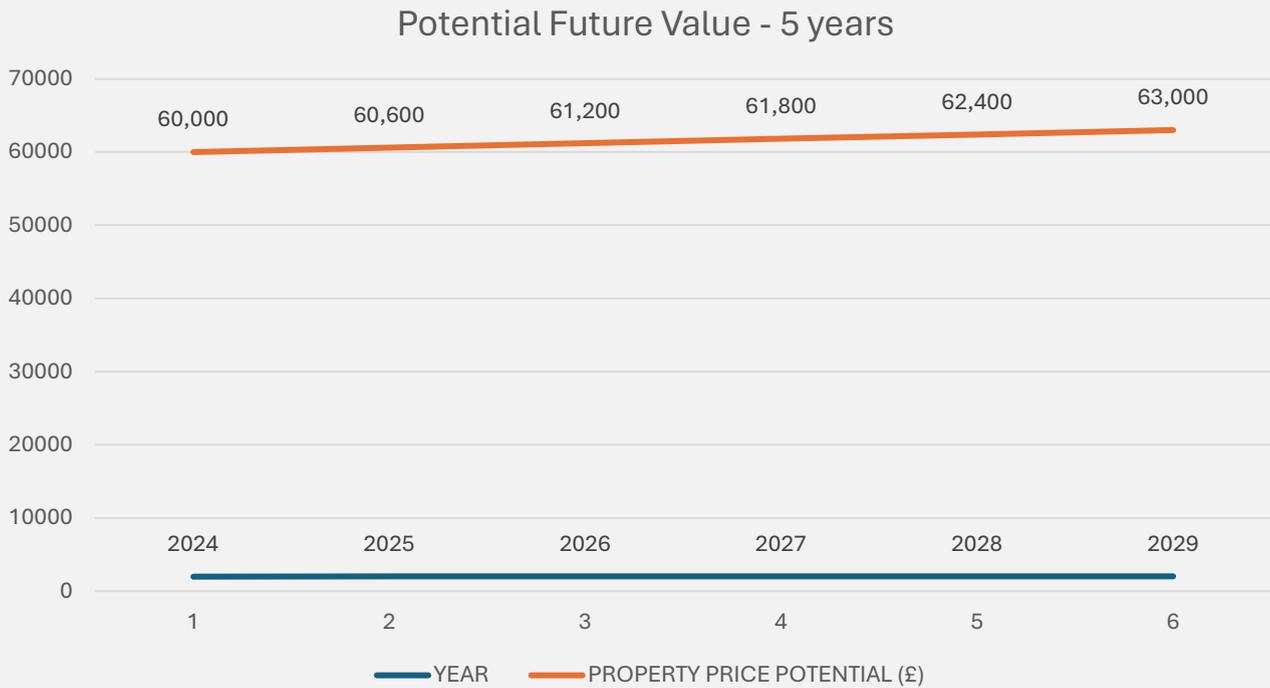
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the Montrose area have increased 3% by in the last 3 years. The graph below projects the income over the next 5 years.



Based on last 3 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 46%

Cash Investment	£64,600
5 Year Income	£27,000
Potential Increase in Value	£3,000
Total Potential Return	£30,000

BTL Mortgage Investment / Potential Total Return 96%

Cash Investment	£19,600
5 Year Net Income	£15,750
Potential Increase in Value	£3,000
Total Potential Return	£18,750



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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 51%

Cash Investment	£64,600
5 Year Income	£30,000
Potential Increase in Value	£3,000
Total Potential Return	£33,000

BTL Mortgage Investment / Potential Total Return 111%

Cash Investment	£19,600
5 Year Net Income	£18,750
Potential Increase in Value	£3,000
Total Potential Return	£21,750



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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



87 Christies Lane £105,000
0.19 km 3 Terraced



20 Christies Lane £58,000
0.26 km 1 Bed Flat



90 Christies Lane £137,000
0.26 km 3 End Terrace



21 Christies Lane £57,000
0.33 km 1 Flats



16a Christies Lane £42,000
0.36 km 2 Flat



16 Christies Lane £78,000
0.42 km 2 Flat



LOCAL LETTINGS ACTIVITY



High Street

£500
PCM

📏 0.41 km

🏠 2 🏠 Flats/Maisonettes



Castle Street

£450
PCM

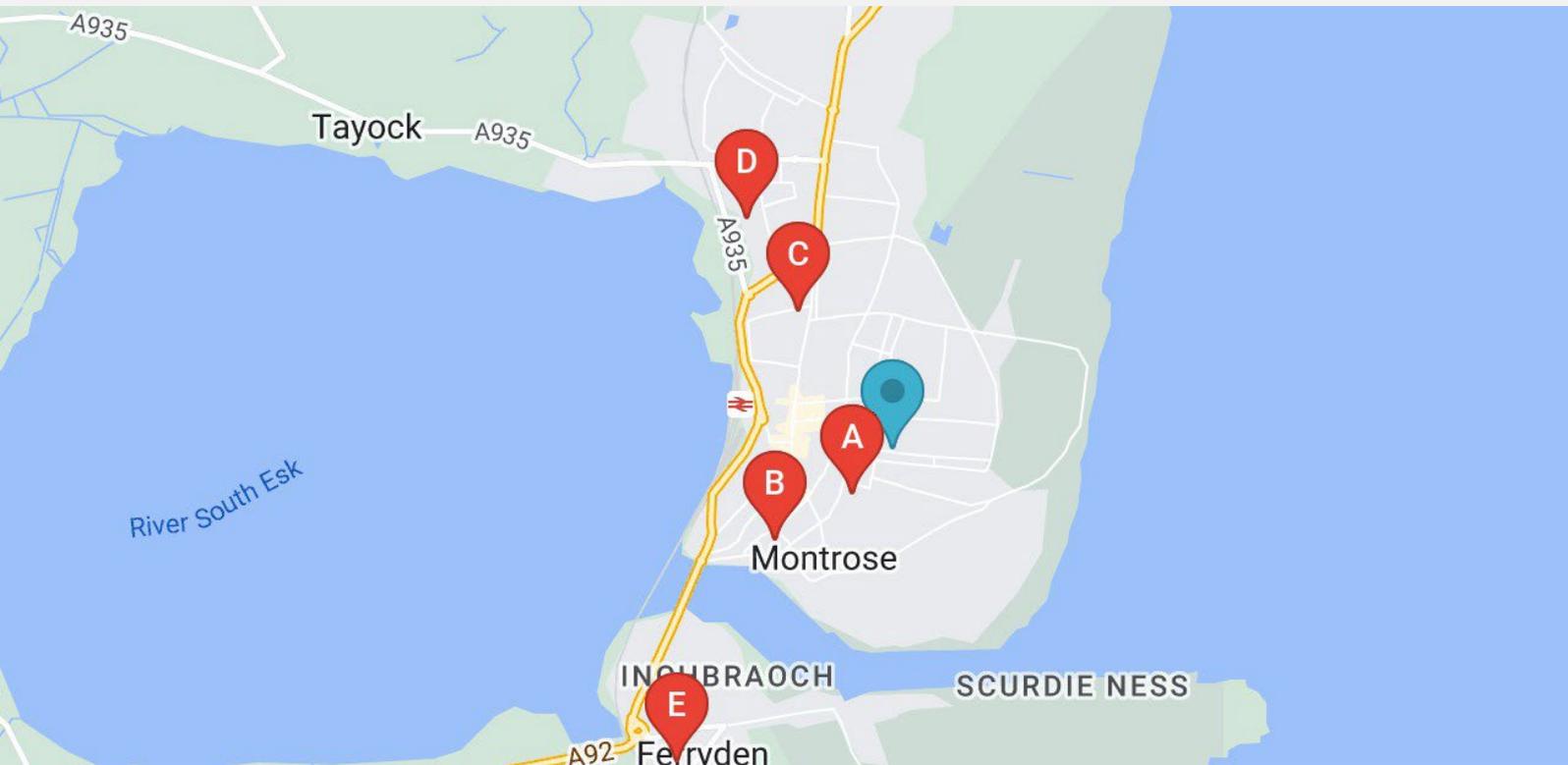
📏 0.65 km

🏠 1 🏠 Flats/Maisonettes



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LOCAL SCHOOLS



NAME	POSTCODE	EDUCATION LEVEL	DISTANCE	RATING
A Montrose Academy	DD10 8HU	Secondary, Special	0.26 km	Not rated
B Southesk Primary School	DD10 8BP	Nursery, Primary	0.64 km	Not rated
C St Margaret's RC School	DD10 8LL	Nursery, Primary	0.72 km	Not rated
D Lochside Primary School	DD10 9AN	Nursery, Primary, Special	1.17 km	Not rated
E Ferryden Primary School	DD10 9RF	Nursery, Primary	1.63 km	Not rated



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