

# PROPERTY INVESTMENT SCHEDULE



Evan Street,  
Stonehaven, AB29

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# PROPERTY DETAILS

46 Evan Street,  
Stonehaven

Offers Over  
**£167,500**

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

We Sell Rented Property are delighted to bring to the market this delightful 4 bedroom property in Stonehaven.

<b>Type of Home</b>	Flat/Maisonette	<b>Bedrooms</b>	4
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	1
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£900		
<b>Potential Rent</b>	£1100		
<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

## £900 PCM

Cash Purchase Investment / Current Return = 5.7 % **Yield**

Investment		Income	
House Purchase Price	£170,000	Annual Income	£10,800
LBTT	£17,000	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£188,000	Net Annual Income	£10,800

BTL Mortgage Investment / Current Return = 7.31% **Yield**

Investment		Income	
25% of Purchase Price	£42,500	Annual Income	£10,800
LBTT	£17,000	Less Mortgage Int	£6,375
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£60,500	Net Annual Income	£4,425

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



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# RETURN AT POTENTIAL RENT £1,100 PCM

Cash Purchase Investment / **Potential Return = 7.0% Yield**

Investment		Income	
House Purchase Price	£170,000	Annual Income	£13,200
LBTT	£17,000	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£188,000	Net Annual Income	£13,200

BTL Mortgage Investment / **Potential Return = 11.28% Yield**

Investment		Income	
25% of Purchase Price	£42,500	Potential Annual Income	£13,200
LBTT	£17,000	Less Mortgage Int	£6,375
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£60,500	Net Annual Income	£6,825

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

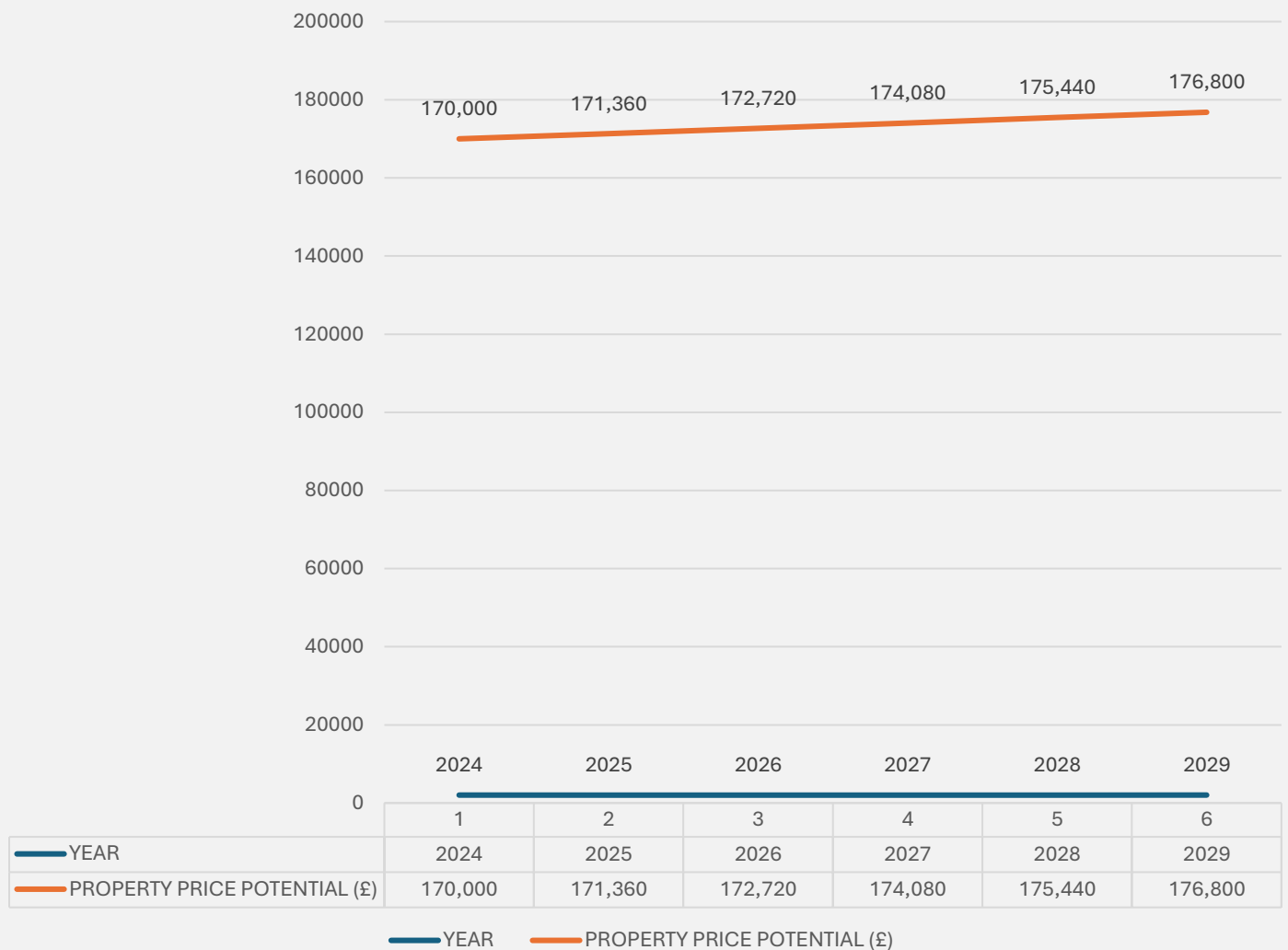


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# PROJECTED FUTURE VALUE

House prices in the AB29 area have increased by 4% in the last 5 years

Potential Future Value - 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 32%

Cash Investment	£188,000
5 Year Income	£54,000
Potential Increase in Value	£6,800
Total Potential Return	£60,800

BTL Mortgage Investment / Potential Total Return 48%

Cash Investment	£60,500
5 Year Net Income	£22,125
Potential Increase in Value	£6,800
Total Potential Return	£



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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 39%

Cash Investment	£188,000
5 Year Income	£66,000
Potential Increase in Value	£6,800
Total Potential Return	£72,000

BTL Mortgage Investment / Potential Total Return 68%

Cash Investment	£60,500
5 Year Net Income	£34,125
Potential Increase in Value	£6,800
Total Potential Return	£40,925



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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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