

PROPERTY INVESTMENT SCHEDULE



17d Whitehouse Gardens
Gorebridge, Edinburgh
EH23 4FQ



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PROPERTY DETAILS

17d Whitehouse Gardens
Gorebridge, Edinburgh
EH23 4FQ

Offers Over
£159,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 2-bedroom flat situated in Whitehouse Gardens in the Gorebridge area of Edinburgh.

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£850 pcm		
Potential Rent	£900 pcm		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY IMAGES



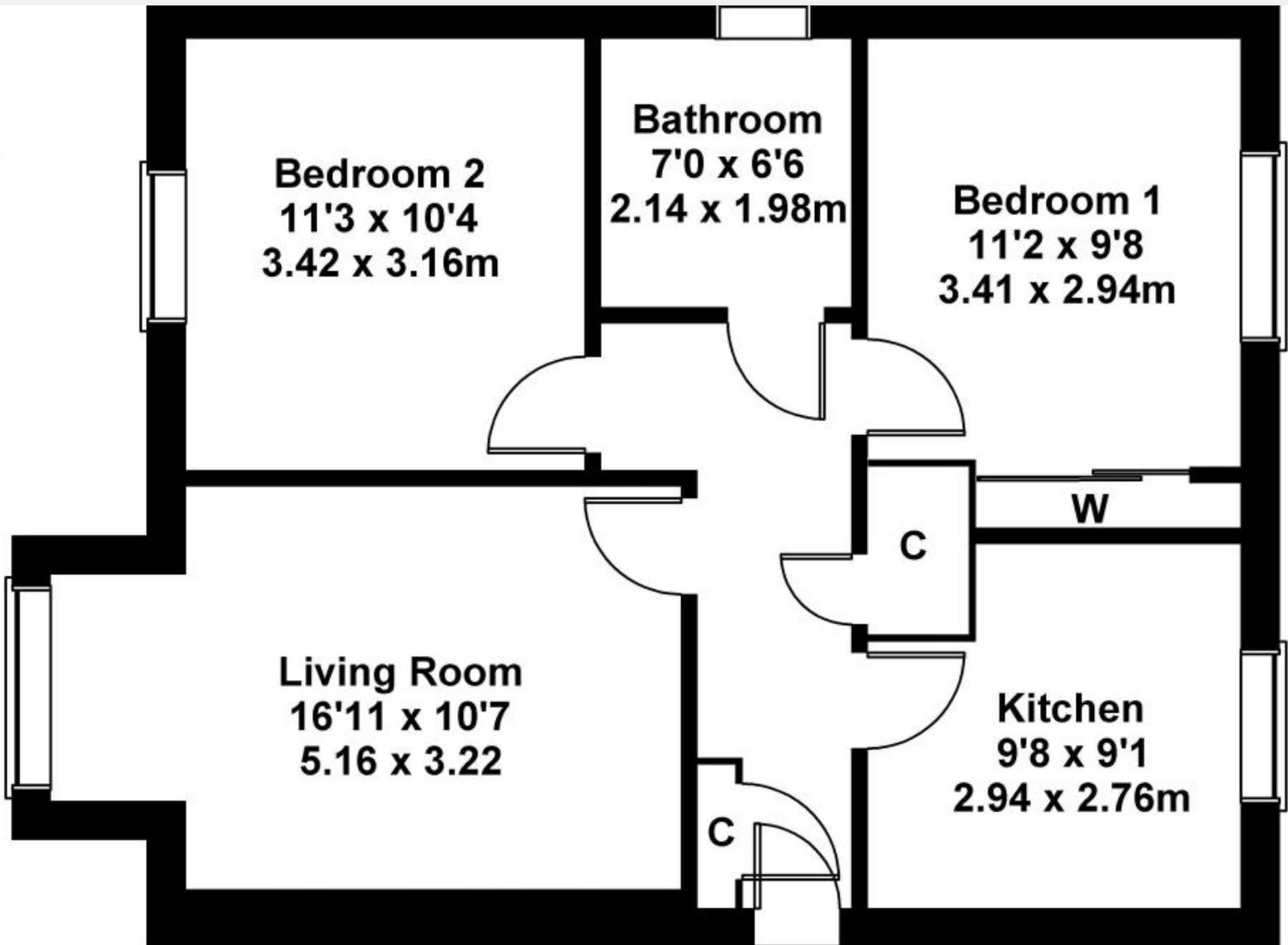
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PROPERTY IMAGES



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PROPERTY FLOOR PLAN



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 £850 PCM

Cash Purchase Investment / Current Return = 5.8% Yield

Investment		Income	
House Purchase Price	£165,000	Annual Income	£10,200
SDLT	£10,300	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£176,300	Net Annual Income	£10,200

BTL Mortgage Investment / Current Return = 7.6% Yield

Investment		Income	
25% of Purchase Price	£41,250	Annual Income	£10,200
SDLT	£10,300	Less Mortgage Int	£6,188
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£52,550	Net Annual Income	£4,013

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



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RETURN AT POTENTIAL RENT £900 PCM

Cash Purchase Investment / **Potential Return = 6.1% Yield**

Investment		Income	
House Purchase Price	£165,000	Annual Income	£10,800
SDLT	£10,300	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£176,300	Net Annual Income	£10,800

BTL Mortgage Investment / **Potential Return = 8.8% Yield**

Investment		Income	
25% of Purchase Price	£41,250	Potential Annual Income	£10,800
SDLT	£10,300	Less Mortgage Int	£6,188
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£52,550	Net Annual Income	£4,613

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

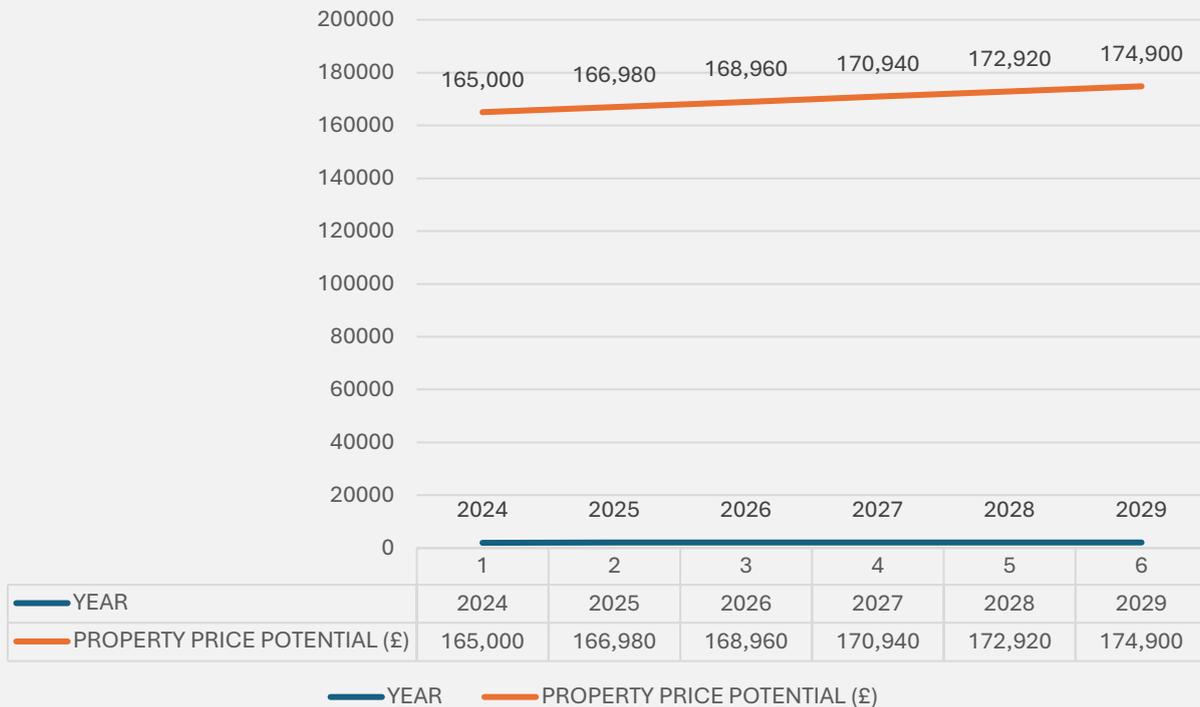


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PROJECTED FUTURE VALUE

House prices in the EH23 area have increased by 6% in the last 5 years

Potential Future Value - 5 years



Based on last 5 years performance



TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON CURRENT RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 35%

Cash Investment	£176,300
5 Year Income	£51,000
Potential Increase in Value	£9,900
Total Potential Return	£60,900

BTL Mortgage Investment / Potential Total Return 57%

Cash Investment	£52,550
5 Year Net Income	£20,063
Potential Increase in Value	£9,900
Total Potential Return	£29,963



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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 36%

Cash Investment	£176,300
5 Year Income	£54,000
Potential Increase in Value	£9,900
Total Potential Return	£63,900

BTL Mortgage Investment / Potential Total Return 63%

Cash Investment	£52,550
5 Year Net Income	£23,063
Potential Increase in Value	£9,900
Total Potential Return	£32,963



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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



B

£145,000

2B Whitehouse Gardens, Gorebridge EH23

Distance: 0.12 miles

2 Flat

Most appealing two bed ground floor flat occupying a prime corner position on this most sought after development, conveniently placed for easy access to the A7 and local railway stations. This ...

Sale date: Jul 2022 May 2017
Price: £172,000 £135,000



D

£162,000

17g Whitehouse Gardens, Gorebridge EH23 4FQ

Distance: 3865.24 miles

2 Flat / Freehold Sale date: Dec 2022

Sale date: Dec 2022 Mar 2021 Dec 2016
Price: £162,000 £144,250 £129,000



E

£172,000

2b Whitehouse Gardens, Gorebridge EH23 4FQ

Distance: 3865.24 miles

Sale date: Jul 2022

Sale date: Jul 2022 May 2017
Price: £172,000 £135,000



F

£130,000

17c Whitehouse Gardens, Gorebridge EH23 4FQ

Distance: 3865.24 miles

Sale date: Dec 2021

Sale date: Dec 2021
Price: £130,000



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



£750 pcm (£173 pw)

Whitehouse Gardens, Gorebridge EH23

ARCHIVED

2 Flat

Spacious 2 double bedroom unfurnished top floor flat by Charles Church on sought after development close to the busy town of Gorebridge. Easy access via the A7 to Edinburgh or Galashiels by car or ...



£850 pcm (£196 pw)

Whitehouse Gardens, Gorebridge EH23

ARCHIVED

2 Flat

Spacious 2 double bedroom unfurnished top floor flat by Charles Church on sought after development close to the busy town of Gorebridge. Easy access via the A7 to Edinburgh or Galashiels by car or ...



£800 pcm (£185 pw)

Whitehouse Gardens, Gorebridge EH23

ARCHIVED

2 Flat

Spacious 2 double bedroom unfurnished top floor flat by Charles Church on sought after development close to the busy town of Gorebridge. Easy access via the A7 to Edinburgh or Galashiels by car or ...



£950 pcm (£219 pw)

Whitehouse Gardens, Gorebridge, 4Fq EH23

ARCHIVED

2 Flat

Modern and spacious ground floor two bedroom flat with private front door, available within a popular modern residential development.



£800 pcm (£185 pw)

Whitehouse Gardens, Gorebridge, Midlothian EH23

1 Flat

Beautifully presented one bedroom top floor flat to rent in a modern development in Gorebridge, allowing easy access to the A7 for travelling to Edinburgh or the Borders by car and also access to ...



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