



MCDERMOTT & CO

THE PROPERTY AGENTS



£189,995

171 Stockport Road, Mossley, OL5 0RD

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****REDUCED** **CHAIN FREE****

Looking for your ideal first time home, look no further! This delightful 2 bedroom stone built mid cottage style terrace located in the popular area of Mossley and within close proximity of rural Saddleworth and walking distance to bus and train transport links. Having undergone a full refurbishment programme providing ready to move into accommodation. Comprising large entrance porch with double doors into spacious open plan lounge and dining kitchen complete with breakfast bar area. On the first floor you will find 2 double bedrooms with the master benefiting from fitted wardrobes, main 3 piece walk in shower room. Externally the property has a small garden frontage whilst to the rear a small private area suitable for a pretty no maintenance bistro setting.

Large entrance porch

light and airy with tiled flooring and exposed stone walls.

Open plan lounge & dining kitchen

spacious, light and airy lounge area, complete with laminate flooring neutral decor and spotlighting open through to modern kitchen with window and door to rear, finished in matte black with complimentary worktops and breakfast bar area, built in oven, hob and overhead extractor, 1 1/2 bowl sink with mixer taps and drainer, under counter fridge and freezer, 2 good sized radiators. Under stairs storage cupboard, stairs off.

Stairs & landing

boiler, carpeted, loft access.

Master Bedroom

Front facing window, neutral decor, carpeted, fitted wardrobes. radiator.

Bedroom two

rear facing window, neutral decor, carpeted. radiator.

Shower room

partially tiled, walk in feature shower, low level wc and sink all in white, window to rear, towel warmer.

External

small garden frontage and quant bistro area to rear.

Tenure

Our clients have confirmed the property is Freehold.

Stamp Duty Land Tax

You must pay Stamp Duty Land Tax (SDLT) if you buy a property or land over a certain price in England and Northern Ireland.

You pay the tax when you:

- buy a freehold property
- buy a new or existing leasehold
- are transferred land or property in exchange for payment, for example you take on a mortgage

The threshold is where SDLT starts to apply. If you buy a property for less than the threshold, there's no SDLT to pay.

The current SDLT threshold for residential properties is £250,000.

The threshold for non-residential land and properties is £150,000.

Thresholds Property Price SDLT Rate

Up to £250,000 0%

The portion between £250,001 to £925,000 5%

The portion between £925,001 to £1,500,000 10%

The portion over £1,500,001 12%

Example

In October 2021 you buy a house for £295,000. The SDLT you owe will be calculated as follows:-

0% on the first £125,000 = £0

2% on the next £125,000 = £2,500

5% on the final £45,000 = £2,250

Total SDLT = £4,750

How much you pay depends on whether the land or property is residential use or non-residential or mixed-use.

If you're buying a residential property there are different rates of SDLT if:

- you're a first-time buyer
- you already own a property and you're buying an additional property
- you're not a UK resident

You can use HM Revenue and Customs' (HMRC) Stamp Duty Land Tax calculator to work out how much tax you'll pay.

You may be able to reduce the amount of tax you pay by claiming relief, such as if you're a first-time buyer or purchasing more than one property ('multiple dwellings').

First-time buyers:

From 1 July 2021, you'll get a discount (relief) that means you'll pay less or no tax if both the following apply:

- you, and anyone else you're buying with, are first-time buyers
- the purchase price is £500,000 or less

Directions

