



WATERSMEET  
ST. MARYS ISLAND

ME4 3HD

A LEASEHOLD TWO BEDROOM APARTMENT

£195,000



## SUMMARY

TENURE: LEASHOLD C (105YEAR LEASE)

SERVICE CHARGE: C £2200 PER ANNUM

GROUND RENT: £150 PER ANNUM

TYPE : 2 BEDROOM APARTMENT

CAR PARKING SPACE

PRICE : £195,000

CURRENT RENTAL INCOME OF £15,000 PA

A GROSS YIELD ON ACQUISITION OF : 7.69 %

EPC B (81)



RIVER VIEWS OVER THE BASIN

CAR PARKING SPACE

C 0.42 MILES FROM ST. MARYS ISLAND CHURCH OF ENGLAND ( PRIMARY)

C 0.74 MILES FROM BURNT OAK PRIMARY

C 0.62 MILES FROM MID KENT COLLEGE



## INVESTMENT PERFORMANCE

**7.15 %**

NET RETURN ON CASH

**8%**

YIELD ON ERV

**£61.1k**

CASH INVESTMENT FROM



## FINANCIAL INVESTMENT EXAMPLE

**ASSUMPTIONS ;** PRICE OF £195,000 , RENTAL OF £1250 PER MONTH, STAMP DUTY £11,150 , LEGAL COSTS OF £1200, BTL MORTGAGE FOR A TERM OF 35 YEARS AT AN INTEREST RATE OF 4.79 %  
INTEREST ONLY (75% LTV)

### PURCHASE

TOTAL PURCHASE PRICE OF £207,350 : MORTGAGE £146,250  
CASH INVESTMENT £61,100

### MORTGAGE

INTEREST ONLY PAYMENT OF £584 PER MONTH, OR £7005  
PER ANNUM

### RENT

GROSS RENT ERV OF £1300 PER MONTH, OR £15,600 PER  
ANNUM. NET RENT AFTER FINANCE, RUNNING COSTS, &  
MORTGAGE PAYMENTS OF £7005 (ABOVE) IS £4372

### RETURN

NET RETURN AS YIELD ON CASH INVESTMENT: 4372 / 61,100

7.15 %

THE EQUIVALENT OF A 7.15 % NET RETURN PER YEAR ON  
CASH INVESTED

### 2025 TO 2029 PROJECTIONS & PERFORMANCE

WE ASSUME CAPITAL GROWTH OF 16.7 % FROM 2024-2028  
& A COMPOUNDED RENTAL INCREASE OF 18.1% OVER THE  
SAME PERIOD (SAVILLS)

### TOTAL RENTAL NET RETURN

£24,238

### TOTAL CAPITAL GROWTH

£44,484

### GRAND TOTAL RETURN

(TOTAL RENTAL NET + TOTAL CAPITAL GROWTH )

£68,723

### % RETURN ON INITIAL CASH INVESTMENT

93.56 %

### AVERAGE RETURN PER YEAR

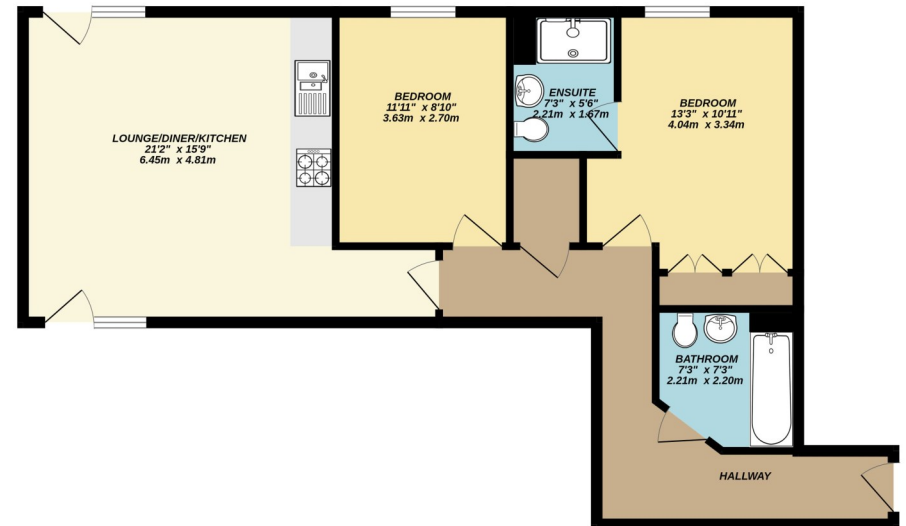
23.39 %

#### INVESTMENT NOTICE

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TOTAL FLOOR AREA : 746 sq.ft. (69.3 sq.m.) approx.  
 Measurements are approximate. Not to scale. Illustrative purposes only.  
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## CONTACT

TO ARRANGE A MEETING OR DISCUSS YOUR INVESTMENT REQUIREMENTS ;

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