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## LET PROPERTY PACK

#### **INVESTMENT** INFORMATION

Poltalloch Street, Lochgilphead, PA31 8LP

210267594

( www.letproperty.co.uk

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## **Property** Description

Our latest listing is in Poltalloch Street, Lochgilphead, PA31 8LP

This property has a potential to rent for £1,150 which would provide the investor a Gross Yield of 9.5% if the rent was increased to market rate.

With great potential returns and located within a prime rental location in the Lochgilphead, it will make for a reliable long term investment for an investor.

Don't miss out on this fantastic investment opportunity...







#### Poltalloch Street, Lochgilphead, PA31 8LP

210267594

3 Bedroom 1 Bathroom Spacious Room Rare Spacious Garden

**Property Key Features** 

Factor Fees: TBC Ground Rent: TBC Lease Length: TBC Current Rent: Vacant Market Rent: £1,150













## Bedrooms





## Bathroom











## **Initial** Outlay





Figures based on assumed purchase price of £145,000.00 and borrowing of £108,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

#### **PROPERTY VALUATION**



25% Deposit	£36,250.00
Stamp Duty ADS @ 6%	£8,700.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£45,950.00

### **Projected** Investment Return



Our industry leading letting agency Let Property Management has an existing relationship with the tenant in situ and can provide advice on achieving full market rent.

Returns Based on Rental Income	£1,150
Mortgage Payments on £108,750.00 @ 5%	£453.13
Est. Building Cover (Insurance)	£15.00
Approx. Factor Fees	твс
Ground Rent	твс
Letting Fees	£115.00
Total Monthly Costs	£583.13
Monthly Net Income	£566.88
Annual Net Income	£6,802.50
Net Return	<b>14.80%</b>



#### **Return Stress Test Analysis** Report





If the tenant was to leave and you missed 2 months of rental income

Annual Net Income £4,502.50 Adjusted To

Net Return 9.80%

If Interest Rates increased by 2% (from 5% to 7%)

Annual Net Income £4,627.50 Adjusted To

Net Return

10.07%

### Sale Comparables Report

This report shows comparable sold properties in the area using Land Registry sold information. There are comparable properties in the area selling for as much as £160,000.

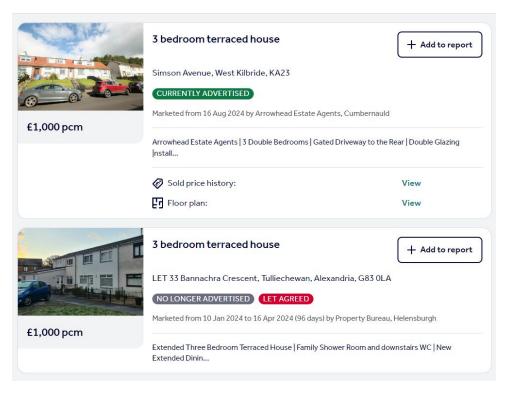
	3 bedroom terraced house for sale	+ Add to report	
	2 Old School House, St Clair Road, Ardrishaig, Argyll NO LONGER ADVERTISED Marketed from 23 Jun 2023 to 8 Dec 2023 (168 days) by Argyll Estate Ag	ents, Lochgilphead	
£160,000	Home report virtually all 1's   Traditional stone building   Well presented   Double glazing   Of		
	Ø Sold price history:	View	
	Floor plan:	View	
	3 bedroom terraced house for sale	+ Add to report	
	20b, Poltalloch Street, Lochgilphead, Argyll		
	NO LONGER ADVERTISED SOLD STC Marketed from 21 Jun 2022 to 2 Feb 2023 (225 days) by Argyll Estate Agents, Lochgilphead		
£150,000	Home report all 1's   Stunning loch views   Off road parking   Double glazing   EPC rating C   Sh		
	Sold price history:	View	
	Floor plan:	View	



#### **Rent Comparables Report**



This property is situated in a high demand rental area with rents achieving as much as £1,000 based on the analysis carried out by our letting team at **Let Property Management**.



As this property is currently tenanted, we've created a tenant profile report to showcase the current agreement of occupancy in place with this property.



Tenancy Agreement in place: N/A





Standard Tenancy Agreement In Place: **N/A** 



Payment history: N/A

Current term of tenancy: N/A



Fully compliant tenancy: N/A

Fully compliant tenancy including EICR & Gas Safety in order

Disclaimer: All information is collected from the seller of the property and must be confirmed at legal completion. Proof will be provided for all documents after your offer has been accepted. If there are any inaccuracies with documentation or compliance, Let Property will ensure that everything is in place before completion of the property.







#### Poltalloch Street, Lochgilphead, PA31 8LP

#### **PROPERTY ID: 12345678**

Let Property is not liable for any inaccuracies within this investment pack. All information was provided by the property seller or by a 3rd party RICS Chartered Surveyor.

## Interested in this property investment?

# Call us on **0141 478 0985**

