

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Academy Street, Dumfries,  
DG1

214044106

 [www.letproperty.co.uk](http://www.letproperty.co.uk)





## Property Description

Our latest listing is in Academy Street, Dumfries, DG1

Get instant cash flow of **£385** per calendar month with a **1.5%** Gross Yield for investors.

This property has a potential to rent for **£1,200** which would provide the investor a Gross Yield of **4.8%** if the rent was increased to market rate.

For investors that are looking for a reliable long term investment, this property is perfect as it's in a great location with easy access to amenities and is able to command a brilliant rental return.

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



Academy Street,  
Dumfries, DG1

214044106



## Property Key Features

**Portfolio of 6 Residential Flats  
and 2 Commercial Units**

**Large Primary Business Area**

**Beer Garden**

**Parking Space**

**Factor Fees: TBC**

**Ground Rent: TBC**

**Lease Length: TBC**

**Current Rent: £385**

**Market Rent: £1,200**



# Lounge

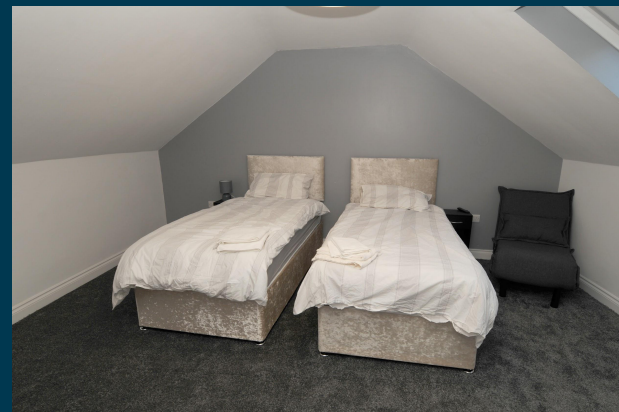




# Kitchen



# Bedrooms





# Bathroom





# Exterior





Figures based on assumed purchase price of £299,000.00 and borrowing of £224,250.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## ASSUMED PURCHASE PRICE

£ 299,000

25% Deposit	£74,750.00
SDLT Charge	11420
Legal Fees	£1,000.00
Total Investment	£87,170.00

# 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.



The monthly rent of this property is currently set at £385 per calendar month but the potential market rent is

£ 1,200

Returns Based on Rental Income	£385	£1,200
Mortgage Payments on £224,250.00 @ 5%	£934.38	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	TBC	
Ground Rent	TBC	
Letting Fees	£38.50	£120.00
Total Monthly Costs	£987.88	£1,069.38
Monthly Net Income	-£603	£131
Annual Net Income	-£7,235	£1,568
Net Return	-8.30%	1.80%



# Return **Stress Test** Analysis Report



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

Annual Net Income      **-£833**  
Adjusted To

Net Return                      **-0.96%**

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

Annual Net Income      **-£2,918**  
Adjusted To

Net Return                      **-3.35%**

# 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 £325,000.



£325,000

## 5 bedroom semi-detached house for sale

Catherine Street, Dumfries

NO LONGER ADVERTISED

SOLD STC

Marketed from 9 May 2023 to 28 Aug 2023 (110 days) by Yopa, Scotland & The North

+ Add to report



£230,000

## 5 bedroom semi-detached villa for sale

10 Lovers Walk, Dumfries

CURRENTLY ADVERTISED

SOLD STC

Marketed from 13 Feb 2025 by Williamson & Henry, Kirkcudbright

+ Add to report

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £1,200 based on the analysis carried out by our letting team at **Let Property Management**.



£1,200 pcm

## 5 bedroom semi-detached house

Dalbeattie Road, Dumfries, DG2 7PD

NO LONGER ADVERTISED

LET AGREED

Marketed from 27 Jan 2024 to 26 Feb 2024 (30 days) by Visum, Nationwide

+ Add to report



£1,000 pcm

## 3 bedroom detached house

Amisfield, Dumfries, Dumfries and Galloway, DG1

NO LONGER ADVERTISED

Marketed from 12 Feb 2024 to 14 Mar 2024 (30 days) by YOUR MOVE, Dumfries

+ Add to report



# Current Tenant Profile



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: **YES**



Current term of tenancy: **9 years+**



Standard Tenancy Agreement In Place: **YES**



Payment history: **On time for length of tenancy**



Fully compliant tenancy: **YES**

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.



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Interested in this  
**property investment?**

Call us on  
**0141 478 0985**

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.



**LETPROPERTY**