

LET PROPERTY PACK

INVESTMENT INFORMATION

Victoria Street, Rothesay,
Isle Of Bute, PA20 0AP

218534640

 www.letproperty.co.uk





Property Description

Our latest listing is in Victoria Street, Rothesay, Isle Of Bute, PA20 0AP

This property has a potential to rent for **£704** which would provide the investor a Gross Yield of **6.8%** if the rent was increased to market rate.

With a location that is ideal for families and a rewarding rental income, this would be a great long term investment for an investor.

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



Victoria Street, Rothesay,
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Property Key Features

3 Bedrooms

2 Bathrooms

On-Street Parking

Easy Access to Local Amenities

Factor Fees: TBC

Ground Rent: Freehold

Lease Length: Freehold

Market Rent: £704

Lounge



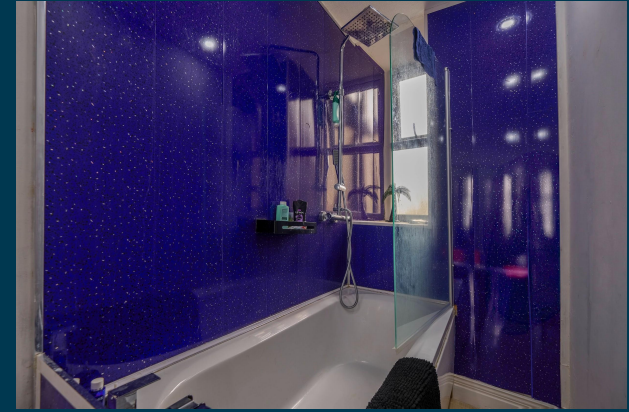
Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £125,000.00 and borrowing of £93,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 125,000.00

25% Deposit	£31,250.00
Stamp Duty ADS @ 8%	£10,000.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£42,250.00

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	£704
Mortgage Payments on £93,750.00 @ 5%	£390.63
Est. Building Cover (Insurance)	£15.00
Approx. Factor Fees	TBC
Ground Rent	Freehold
Letting Fees	£70.40
Total Monthly Costs	£476.03
Monthly Net Income	£227.98
Annual Net Income	£2,735.70
Net Return	6.48%

Return Stress Test Analysis Report



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

Annual Net Income **£1,327.70**
Adjusted To

Net Return **3.14%**

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

Annual Net Income **£860.70**
Adjusted To

Net Return **2.04%**

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 £145,000.



3 bedroom flat for sale

[+ Add to report](#)

Barone Road, Isle Of Bute, Buteshire, PA20

CURRENTLY ADVERTISED

SOLD STC

Marketed from 5 May 2025 by Wm Skelton & Co, Isle of Bute



3 bedroom flat for sale

[+ Add to report](#)

Top Floor, 18 Battery Place, Rothesay

CURRENTLY ADVERTISED

Marketed from 21 Aug 2025 by Bute Property, Rothesay

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £725 based on the analysis carried out by our letting team at **Let Property Management**.



£725 pcm

3 bedroom flat

+ Add to report

Brisbane Street, Largs, Largs, KA30

NO LONGER ADVERTISED

LET AGREED

Marketed from 26 Apr 2024 to 3 Jun 2024 (38 days) by Bowman Rebecchi, Gourrock



£725 pcm

3 bedroom semi-detached house

+ Add to report

Woodcroft Avenue, Largs

NO LONGER ADVERTISED

Marketed from 18 Mar 2025 to 19 Mar 2025 by Hovepark Lettings, Saltcoats



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PA20 0AP

PROPERTY ID: 218534640

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.



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