## PROPERTY INVESTMENT SCHEDULE





## **PROPERTY DETAILS**

## 5/5, 5 Moir Street

Glasgow, G15AE

Offers Over

£138,750

We Sell Rented Property are delighted to bring to the market this 2-bedroom flat situated in the heart of Glasgow's city centre.

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
<b>Current Rent</b>	£12,600	Area Sqft	818
Potential Rent	£14,400*		

See Pages 6-8

<sup>\*</sup>What we believe the property should be rented at.



**Yield** 

## **PROPERTY IMAGES**





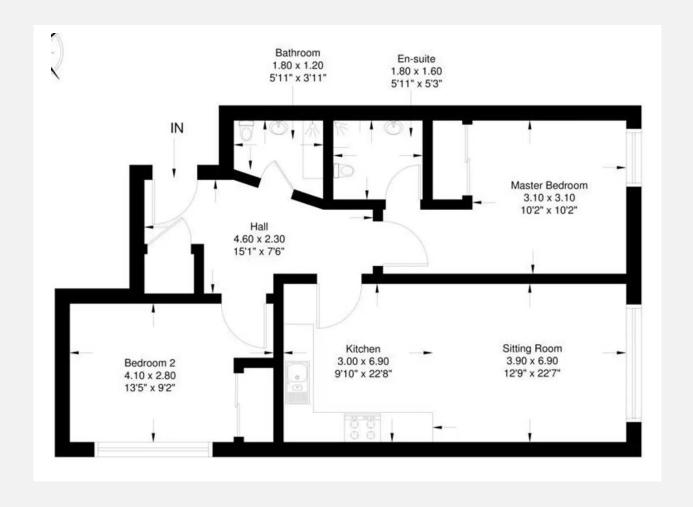


# PROPERTY IMAGES





## **PROPERTY FLOOR PLAN**



## **INVESTMENT SUMMARY**

The next 4 pages are a projection of the potential return on your investment

We have looked at the potential returns in 4 different scenarios. First at the current rent. Secondly at the potential rent.

For each of those 2 rental figures, we then looked at the return if:

1. You purchased with cash outright.

2. You put down a 25% deposit & borrowed 75% (75% LTV)

We also looked at the historic increase in value of property in the area. We then used the historic performance to show the potential future increase over the next 5 years.

- Page 7 <u>Current annual rent returns</u> for a cash purchase & for 75% LTV purchase.
- Page 8 Potential annual rent returns for a cash purchase
   & for 75% LTV purchase.
- Page 9 Historic increase in value & potential future increase in value. Within the area.
- Page 10 Combined potential rental & potential increase in value: to give a Total Potential Return - over 5 years



# **RETURN AT CURRENT RENT** £1050 PCM

## Cash Purchase Investment / Current Return = 7.5% Yield

Investment		Income		
House Purchase Price	£150,000	Annual Income	£12,600	
LBTT	£9,100	Less Mortgage %	£0	
Legal Fees	£1000	Factors Fees	£600	
Total Investment	£160,100	Net Annual Income	£12,000	

## BTL Mortgage Investment / Current Return = 13.4% Yield

Investment		Income		
25% of Purchase Price	£37,500	Potential Annual Income	£12,600	
LBTT	£9,100	Less Mortgage Int	5,625	
Legal Fees	£1000	Factors Fees	£600	
Total Investment	£47,600	Net Annual Income	£6,375	

<sup>\*</sup> Assumed 25% deposit & BTL interest rate of 5%



# **RETURN AT POTENTIAL RENT** £1200 PCM

Cash Purchase Investment / Potential Return = 8.6% Yield

#### Investment

#### **House Purchase** £150,000 **Price LBTT** £9,100 Legal Fees £1000 Total Investment £160,100

#### Income

Annual Income	£14,400
Less Mortgage Int	92
Factors Fees	£600
Net Annual Income	£13,800

BTL Mortgage Investment / Potential Return = 17.2% Yield

#### Investment

25% of Purchase Price	£37,500
LBTT	£9,100
Legal Fees	£1000
Total Investment	£47,600

#### Income

Potential Annual Income	£14,400
Less Mortgage Int	5,625
Factors Fees	£600
Net Annual Income	£8,175

<sup>\*</sup>Assumed 25% deposit & BTL interest rate of 5%



## PROJECTED FUTURE VALUE

House prices in the G1 area have increased by 32% in the last 5 years





Based on last 5 years performance



# TOTAL POTENTIAL RETURN OVER 5 YEARS

#### **BASED ON THE CURRENT RENT**

#### **5 Year Total Potential Return**

Cash Purchase Investment / Potential Total Return **67%** 

Cash Investment	£160,100
5 Year Income	£60,000
Potential Increase in Value	£48,000
Total Potential Return	£108,000

BTL Mortgage Investment / Potential Total Return **167%** 

Cash Investment	£47,600
5 Year Net Income	£31,875
Potential Increase in Value	£48,000
Total Potential Return	£79,875



## **TENANT INFORMATION**



Tenancy Agreement in Place



No missed / late rent payments in last 12 months



Tenant expected to stay long term



Property fully compliant (EICR / Gas Safety etc)



## **LOCAL SALES ACTIVITY**



Flat 7/3 £175,000 Offers over (1) 



Moir Street £125,000 Offers over 12 metres 



Moir Street £145,000 Offers over 12 metres □ 2 ♠ Flats/Maisonettes



Flat 4/2 £180,000 Offers over 39 metres □ 2 ♠ Flats/Maisonettes



London Road £175,000 Offers over (1) 0.11 km ## 2 n Flats/Maisonettes



**Bell Street** £145,000 Offers over (1) 0.12 km = 2 n Flats/Maisonettes



# LOCAL LETTINGS ACTIVITY







Moir Street £1,400 PCM. 12 metres 



Moir Street £1,000 PCM 



London Road £1,165 (1) 0.10 km 



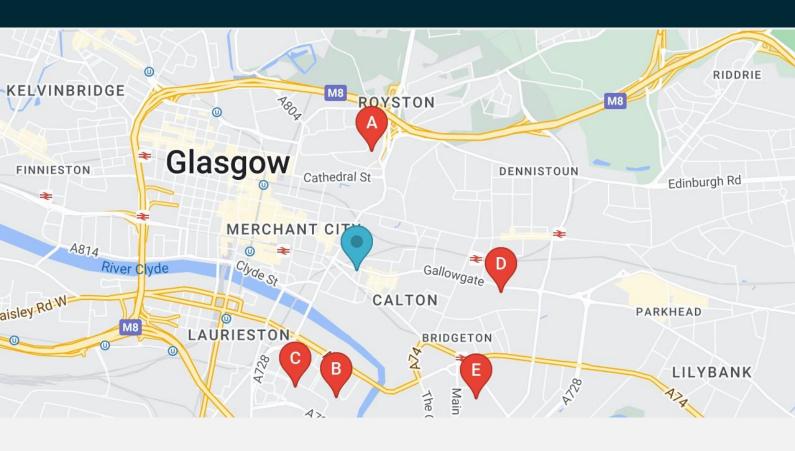
The Merk Building £1,200 (t) 0.11 km 



**Bell Street** £950 (1) 0.12 km ☐ I 
☐ Flats/Maisonettes



# **LOCAL SCHOOLS**



NAME	POSTCODE	EDUCATION LEVEL	DISTANCE	RATING
A St Mungo's Primary School & Nursery Class	G4 0PX	Nursery, Primary	1.04 km	Not rated
B St Francis' Primary School & Nursery Class	G5 OPA	Nursery, Primary	1.10 km	Not rated
Blackfriars Primary School	G5 0SS	Primary	1.14 km	Not rated
St Mungo's Academy	G40 2RA	Secondary	1.26 km	Not rated
E Sacred Heart Primary School	G40 4AR	Primary	1.51 km	Not rated



## **Contact Information**

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