

PROPERTY INVESTMENT SCHEDULE



22 Ardcrey Road
Croy
IV2 5PL



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PROPERTY DETAILS

22 Ardcroy Road
Croy
IV2 5PL

Offers Over
£120,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 3-bedroom end-terraced property situated in the picturesque village of Croy near Inverness.

Type of Home	End Terrace	Bedrooms	3
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£550		
Potential Rent	£750		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY IMAGES

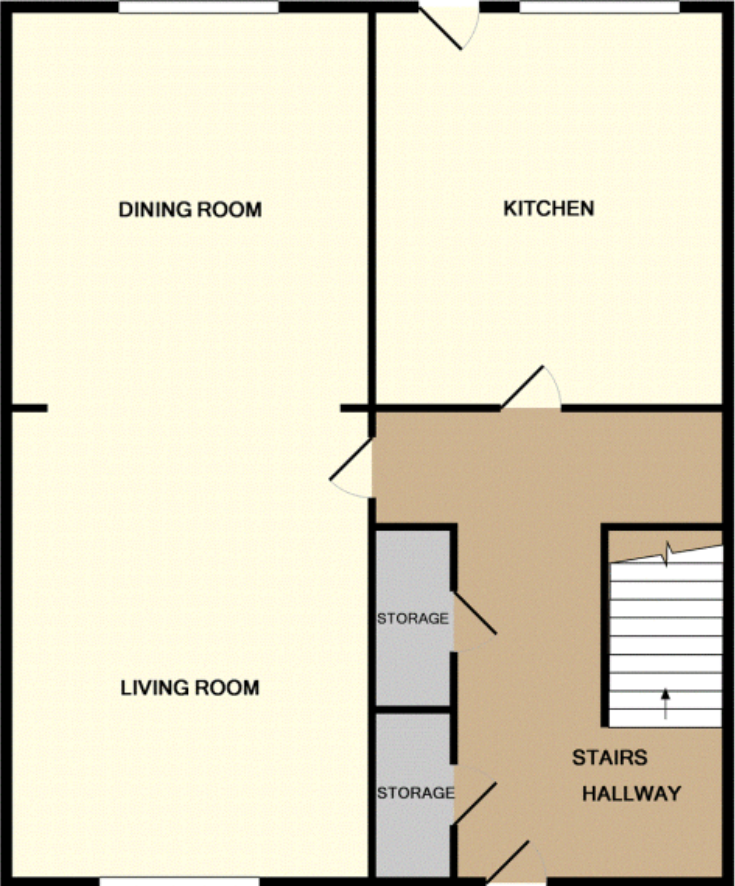


PROPERTY IMAGES

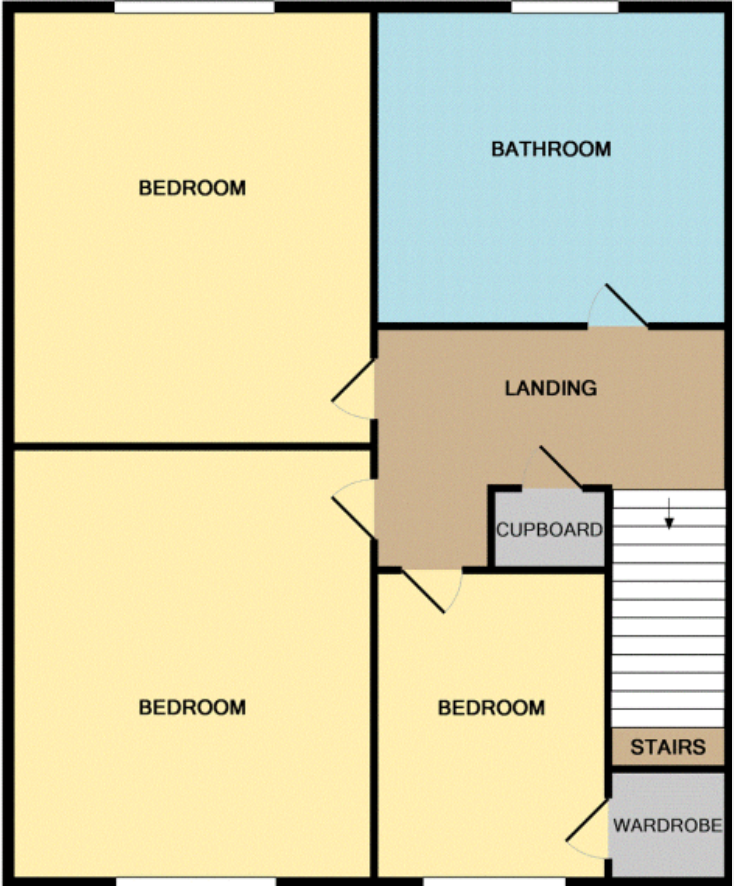


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PROPERTY FLOOR PLAN



GROUND FLOOR



1ST FLOOR



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 the next 5 years.

Page 7 – Current annual rent returns 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 – The Combined potential rental income & potential increase in value: to give a Total Potential Return - over 5 years



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RETURN AT CURRENT RENT

£550 PCM

Cash Purchase Investment / Current Return = 5% Yield

Investment		Income	
House Purchase Price	£130,000	Annual Income	£6,600
SDLT	£7,800	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£138,800	Net Annual Income	£6,600

BTL Mortgage Investment / Current Return = 4.2% Yield

Investment		Income	
25% of Purchase Price	£32,500	Annual Income	£6,600
SDLT	£7,800	Less Mortgage Int	£4,875
Legal Fees	£1000	Factors Fees	£0
Total Investment	£41,300	Net Annual Income	£1,725

* Assumed 25% deposit & BTL interest rate of 5%



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RETURN AT POTENTIAL RENT £750 PCM

Cash Purchase Investment / Potential Return = 6.5% Yield

Investment		Income	
House Purchase Price	£130,000	Annual Income	£9,000
SDLT	£7,800	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£138,800	Net Annual Income	£9,000

BTL Mortgage Investment / Potential Return = 10% Yield

Investment		Income	
25% of Purchase Price	£32,500	Potential Annual Income	£9000
SDLT	£7,800	Less Mortgage Int	£4,875
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£41,300	Net Annual Income	£4,125

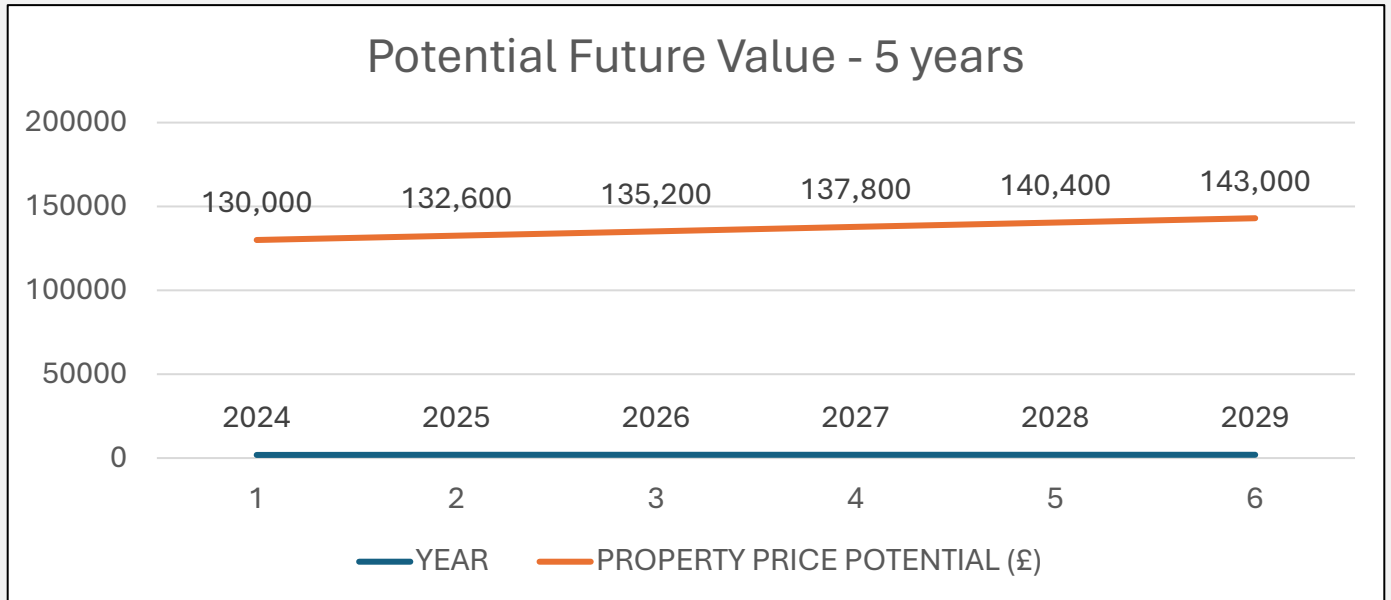
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the IV2 5 area have increased by 10% in the last 5 years



Based on last 5 years performance



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TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON CURRENT RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 33%

Cash Investment	£138,800
5 Year Income	£33,000
Potential Increase in Value	£13,000
Total Potential Return	£46,000

BTL Mortgage Investment / Potential Total Return 100%

Cash Investment	£41,300
5 Year Net Income	£8,625
Potential Increase in Value	£13,000
Total Potential Return	£21,625



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TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON POTENTIAL RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 42%

Cash Investment	£138,800
5 Year Income	£45,000
Potential Increase in Value	£13,000
Total Potential Return	£58,000

BTL Mortgage Investment / Potential Total Return 81%

Cash Investment	£41,300
5 Year Net Income	£20,625
Potential Increase in Value	£13,000
Total Potential Return	£33,625



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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)



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LOCAL SALES ACTIVITY



C **£115,000**
27 Ardroy Road, Croy, Inverness IV2 5PL

Sale date: Jun 2020

Sale date: Jun 2020
Price: £115,000



D **£131,000**
34 Ardroy Road, Croy, Inverness IV2 5PL

Sale date: Feb 2022

Sale date: Feb 2022 Oct 2017 Nov 2003
Price: £131,000 £115,000 £54,000



E **£115,000**
Ardroy Road, Inverness IV2

Distance: 0.03 miles

3 **Terraced house / Freehold**

Home Report £120,000 Three bedroom terraced house located in a quiet cul-de-sac situated in the village of Croy on the outskirts of the Highland capital of Inverness. Accommodation comprises of ...

Sale date: Jun 2020
Price: £115,000



F **£110,000**
Ardroy Road, Croy IV2

Distance: 0.05 miles

2 **End terrace house / Freehold**

Two bed end terrace home in need of modernisation, set on a large plot with fantastic potential to extend. Quiet location within a popular residential area in the village of Croy, an easy commute ...



G **£130,000**
22 Dalcroy Road, Croy, Inverness IV2 5PQ

Distance: 0.15 miles

Sale date: Dec 2021

Sale date: Dec 2021 Dec 2006
Price: £130,000 £51,675



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LOCAL LETTINGS ACTIVITY



H £850 pcm (£196 pw)
Ardcroy Road, Croy, Inverness IV2

2 Semi-detached house

Application received & in process This is a 2 bedroom, semi-detached house with oil fired central heating, driveway and low maintenance gardens to front & rear.



I £850 pcm (£196 pw)
Mains Of Croy, Croy, Inverness IV2

Distance: 0.71 miles

2 Detached house

Furnished detached Barn Conversion in the rural village of Croy Set over two floors comprising, open plan lounge dining room looking out over open fields. Family kitchen with ample space for ...



J £975 pcm (£225 pw)
Lochandinty Road, Tornagrain, Inverness IV2

Distance: 1.09 miles

3 End terrace house

End terraced villa in Tornagrain. Unfurnished but including carpets/laminate, blinds and integrated white goods in the kitchen including dishwasher. Comprising, entrance hallway leading to ...



K £750 pcm (£173 pw)
Douglas Court, Tornagrain, Inverness IV2

Distance: 1.11 miles

2 Flat

First Floor flat in the environmental village of Tornagrain Unfurnished but including carpets, curtains and white goods in the kitchen. Comprising security entrance with stairs leading to private ...



L £725 pcm (£167 pw)
Johnstone House, Mid Coul Court, Tornagrain, Inverness IV2

Distance: 1.12 miles

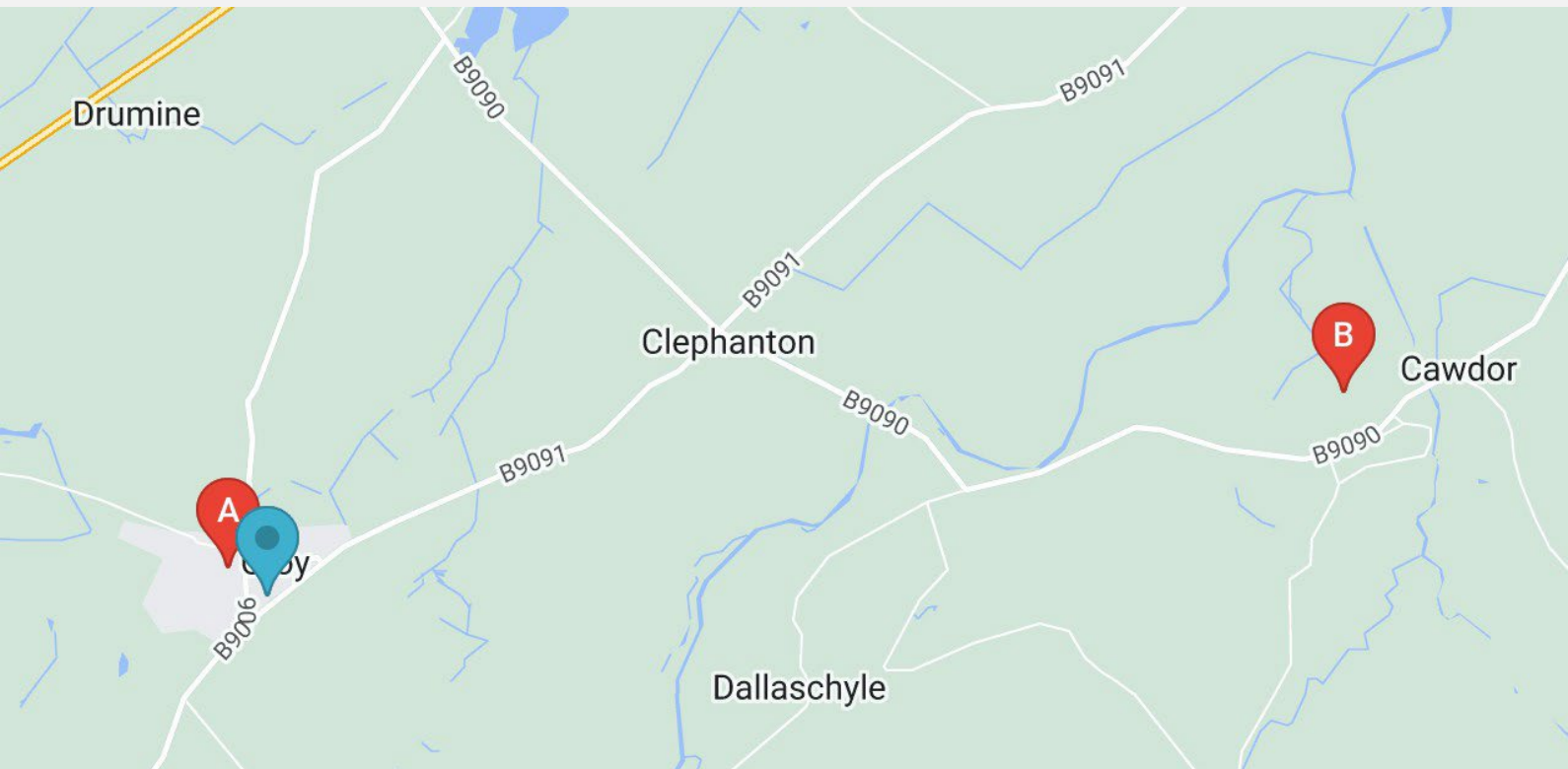
2 Flat

Second floor flat in the village of Tornagrain. Unfurnished but including carpets, blinds and integrated white goods in the kitchen. Comprising, hallway leading to open plan lounge and kitchen. ...



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LOCAL SCHOOLS





NAME	POSTCODE	EDUCATION LEVEL	DISTANCE	RATING
A Croy Primary School	IV2 5PG	Nursery, Primary	0.20 km	Not rated
B Cawdor Primary School	IV12 5XZ	Nursery, Primary	4.58 km	Not rated



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