

PROPERTY INVESTMENT SCHEDULE



40 Fairhurst Drive
Hawick, TD9 8HS



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PROPERTY DETAILS

40 Fairhurst Drive
Hawick, TD9 8HS

Offers Over
£85,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 3-bedroom mid-terraced property situated in the picturesque village of Hawick in the Scottish Borders.

Type of Home	Mid Terrace	Bedrooms	3
Tenure	Freehold	Bathrooms	2
Tenant	In Place	Reception	1
Current Rent	£695		
Potential Rent	£710		
Yield	See Pages 7-8		



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PROPERTY IMAGES



PROPERTY IMAGES

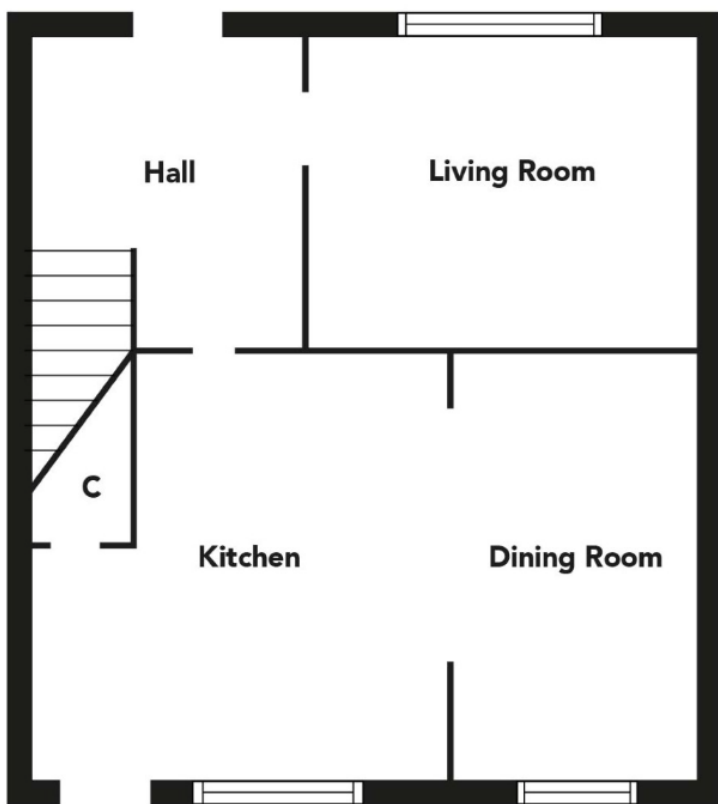


PROPERTY IMAGES

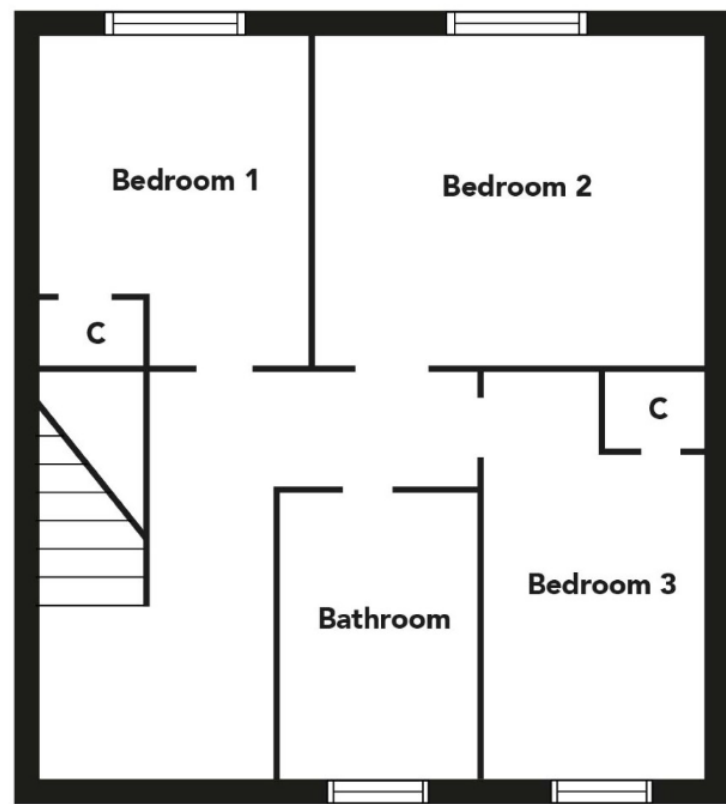


PROPERTY FLOOR PLAN

GROUND FLOOR



FIRST 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

£695 PCM

Cash Purchase Investment / Current Return = 7.1% Yield

Investment		Income	
House Purchase Price	£110,000	Annual Income	£8,340
SDLT	£6,600	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£117,600	Net Annual Income	£8340

BTL Mortgage Investment / Current Return = 8.25% Yield

Investment		Income	
25% of Purchase Price	£27,500	Annual Income	£8340
SDLT	£6,600	Less Mortgage Int	£4,125
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£35,100	Net Annual Income	£2,895

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



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RETURN AT POTENTIAL RENT £710 PCM

Cash Purchase Investment / Potential Return = 6.6% Yield

Investment		Income	
House Purchase Price	£110,000	Annual Income	£8,520
SDLT	£6,600	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£117,600	Net Annual Income	£8,520

BTL Mortgage Investment / Potential Return = 12.5% Yield

Investment		Income	
25% of Purchase Price	£27,500	Potential Annual Income	£8,520
SDLT	£6,600	Less Mortgage Int	£4,125
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£35,100	Net Annual Income	£4,395

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

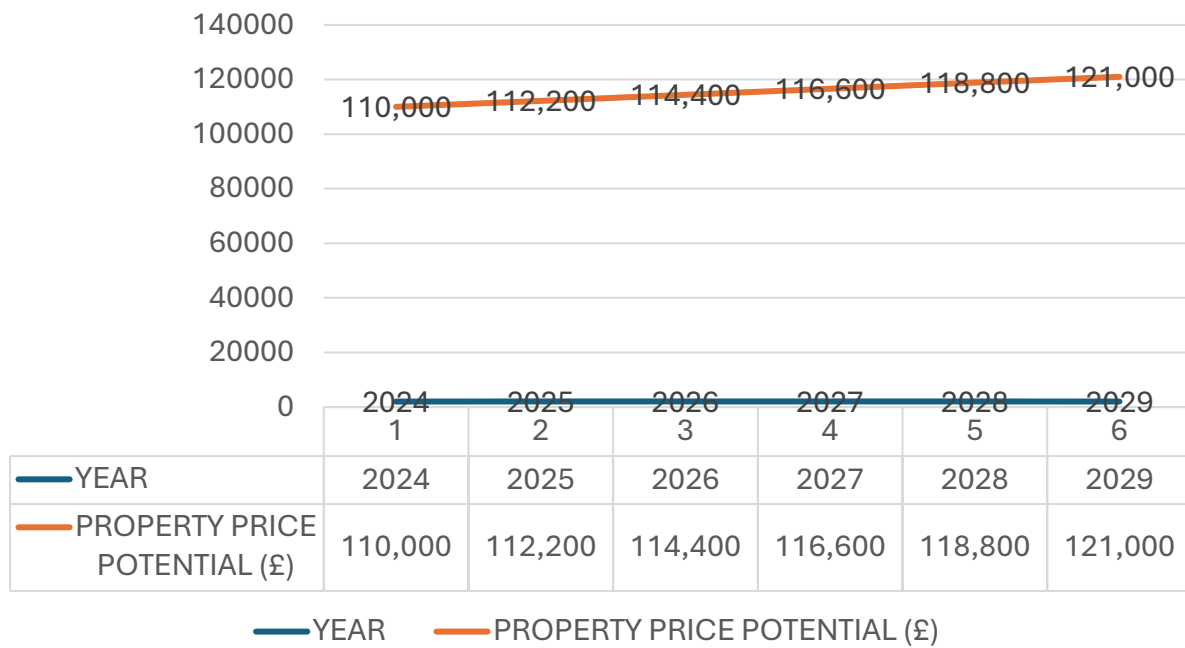


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PROJECTED FUTURE VALUE

House prices in Fairhurst Drive have increased by 10% in the last 5 years

Potential Future Value - 5 years



TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON CURRENT RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 45%

Cash Investment	£117,600
5 Year Income	£41,700
Potential Increase in Value	£11,000
Total Potential Return	£52,700

BTL Mortgage Investment / Potential Total Return 91%

Cash Investment	£35,100
5 Year Net Income	£21,075
Potential Increase in Value	£11,000
Total Potential Return	£32,075



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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 46%

Cash Investment	£117,600
5 Year Income	£42,600
Potential Increase in Value	£11,000
Total Potential Return	£53,600

BTL Mortgage Investment / Potential Total Return 94%

Cash Investment	£35,100
5 Year Net Income	£21,975
Potential Increase in Value	£11,000
Total Potential Return	£32,975



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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



A **£115,000**
Burnfoot Road, Hawick TD9 **ARCHIVED** **Distance: 0.04 miles**

3

We are delighted to bring to market, this very spacious 3 bedroom terraced property in the popular Burnfoot area of town. Conveniently located across from local shops, and bus stop and just a ...

Sale date: Sep 2023 Jun 2009
Price: £115,000 £80,000



B **£110,000**
Fairhurst Drive, Hawick TD9 **ARCHIVED** **Distance: 0.06 miles**

3 **Semi-detached house / Freehold**

We are delighted to bring to market, this 3 bedroom semi-detached family home in the popular Burnfoot area of town. Conveniently located for the local shops, on a good bus route and just a short ...

Sale date: Sep 2023 Apr 2008
Price: £114,000 £24,000

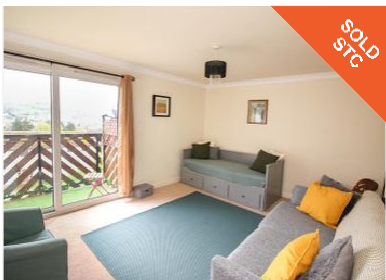


C **£115,000**
Burnfoot Road, Hawick TD9 **ARCHIVED** **Distance: 0.12 miles**

3 **Terraced house / Freehold**

Surprisingly spacious mid terraced dwelling house set in an elevated position with pleasant views to the front. Well presented rear garden and off street parking and garage located to the rear of ...

Sale date: Nov 2021
Price: £118,000



D **£55,000**
McLaren Court, Hawick TD9 **ARCHIVED** **Distance: 0.13 miles**

3 **Flat / Freehold**

Fantastic opportunity to acquire a spacious second floor 3 bedroom flat, presented for sale in good decorative order. Ideal for a first time buyer with family, or buy to Let opportunity. The ...

Sale date: Aug 2023 May 2021 Nov 2010 May 2008
Price: £54,000 £50,000 £55,000 £70,000



E **£110,000**
Teviotdale Court, Hawick TD9 **ARCHIVED** **Distance: 0.14 miles**

6 **Maisonette**

Buy To Let Investment Opportunity



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LOCAL LETTINGS ACTIVITY



£700 pcm (£162 pw)

Burnfoot Road, Hawick TD9

ARCHIVED

Distance: 0.04 miles

2 Semi-detached house

Newly decorated two bedroomed end terraced house.



£500 pcm (£115 pw)

McLaren Court, Hawick TD9

ARCHIVED

Distance: 0.14 miles

2 Flat

First floor two bedroom property, located in the Medows at McLaren Court.



£500 pcm (£115 pw)

McLaren Court, Hawick TD9

ARCHIVED

Distance: 0.14 miles

2 Flat

First floor two bedroom property, located in the Medows at McLaren Court.



£500 pcm (£115 pw)

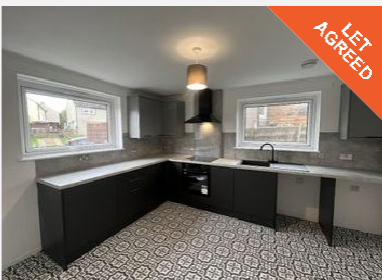
McLaren Court, Hawick TD9

ARCHIVED

Distance: 0.14 miles

2 Flat

First floor two bedroom property, located in the Medows at McLaren Court.



£750 pcm (£173 pw)

Galalaw Road, Hawick TD9

ARCHIVED

Distance: 0.34 miles


3 Semi-detached house


Nearly refurbished three bedroom semi detached property located in a popular residential area for families. Offering spacious rooms and gardens to the front, side and rear of the property along ...



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