

PROPERTY INVESTMENT SCHEDULE



52 Talisman Avenue
Galashiels, TD1-2DL



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PROPERTY DETAILS

52 Talisman Avenue
Galashiels, TD1-2DL

Offers Over
£62,000

*** Investment Property***

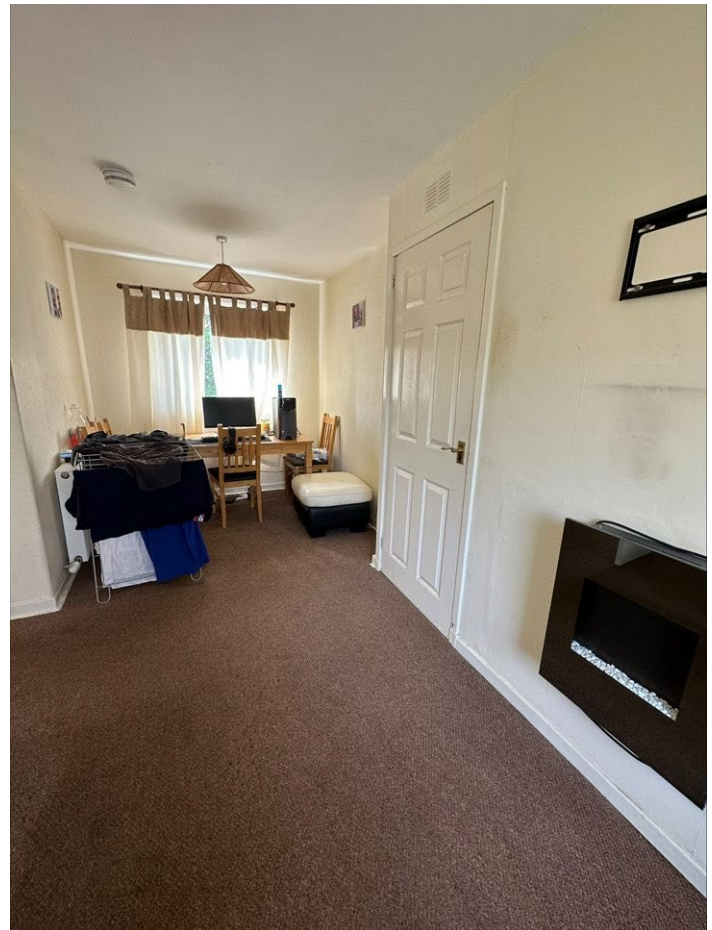
We Sell Rented Property are delighted to bring to the market this 1-bedroom flat situated in the picturesque village of Galashiels in the Scottish Borders.

Type of Home	Mid Terrace	Bedrooms	1
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£380 pcm		
Potential Rent	£425 pcm		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY IMAGES



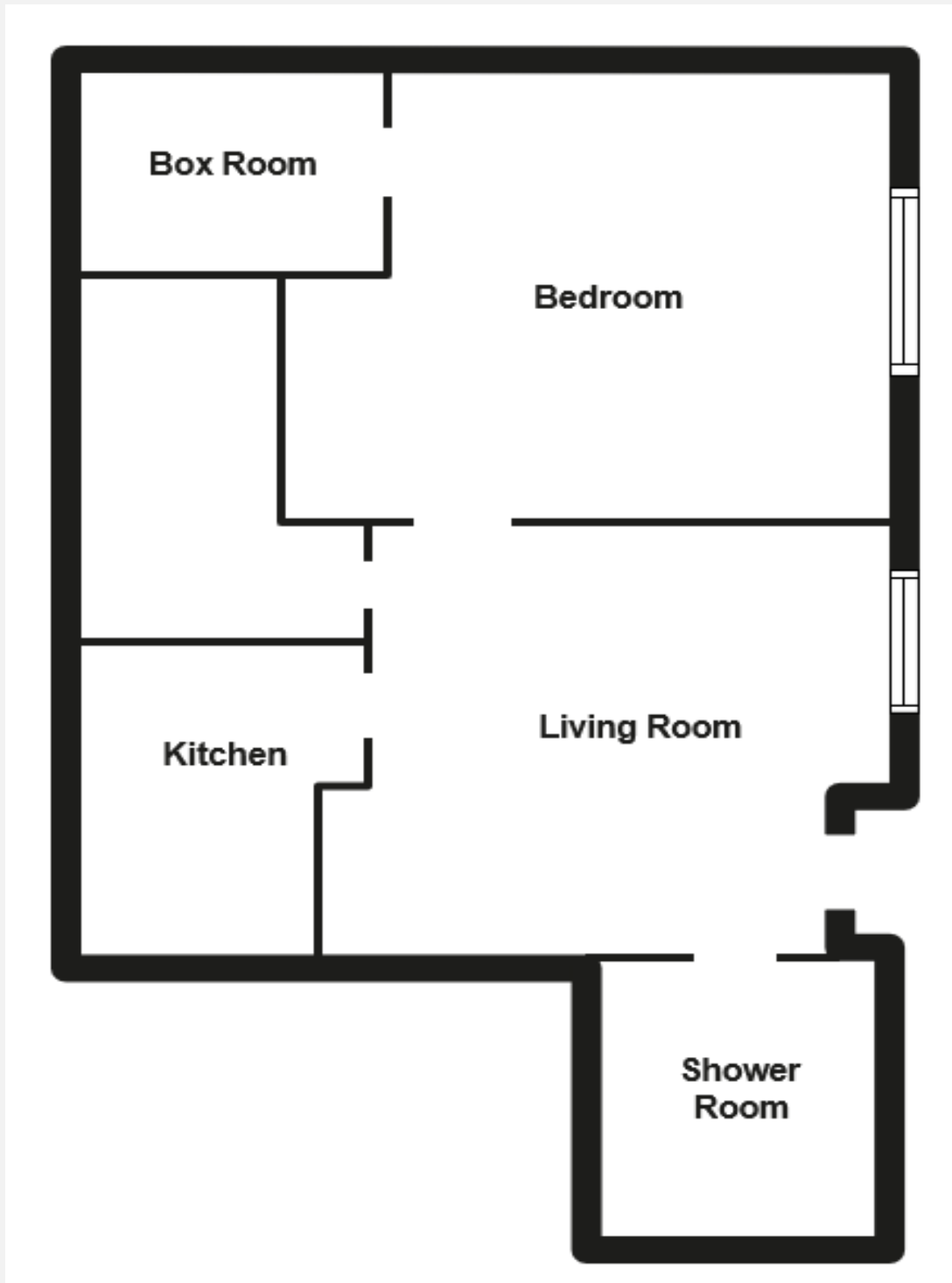
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PROPERTY IMAGES



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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 – 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

£380 PCM

Cash Purchase Investment / Current Return = 6.3% Yield

Investment		Income	
House Purchase Price	£67,000	Annual Income	£4,560
SDLT	£4,020	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£72,020	Net Annual Income	£4,560

BTL Mortgage Investment / Current Return = 9.4% Yield

Investment		Income	
25% of Purchase Price	£16,750	Annual Income	£4,560
SDLT	£4,020	Less Mortgage Int	£2,513
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£21,770	Net Annual Income	£2,048

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



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RETURN AT POTENTIAL RENT £425 PCM

Cash Purchase Investment / Potential Return = 7.1% Yield

Investment		Income	
House Purchase Price	£67,000	Annual Income	£5,100
SDLT	£4,020	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£72,020	Net Annual Income	£5,100

BTL Mortgage Investment / Potential Return = 11.9% Yield

Investment		Income	
25% of Purchase Price	£16,750	Potential Annual Income	£5,100
SDLT	£4,020	Less Mortgage Int	£2,513
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£21,770	Net Annual Income	£2,588

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

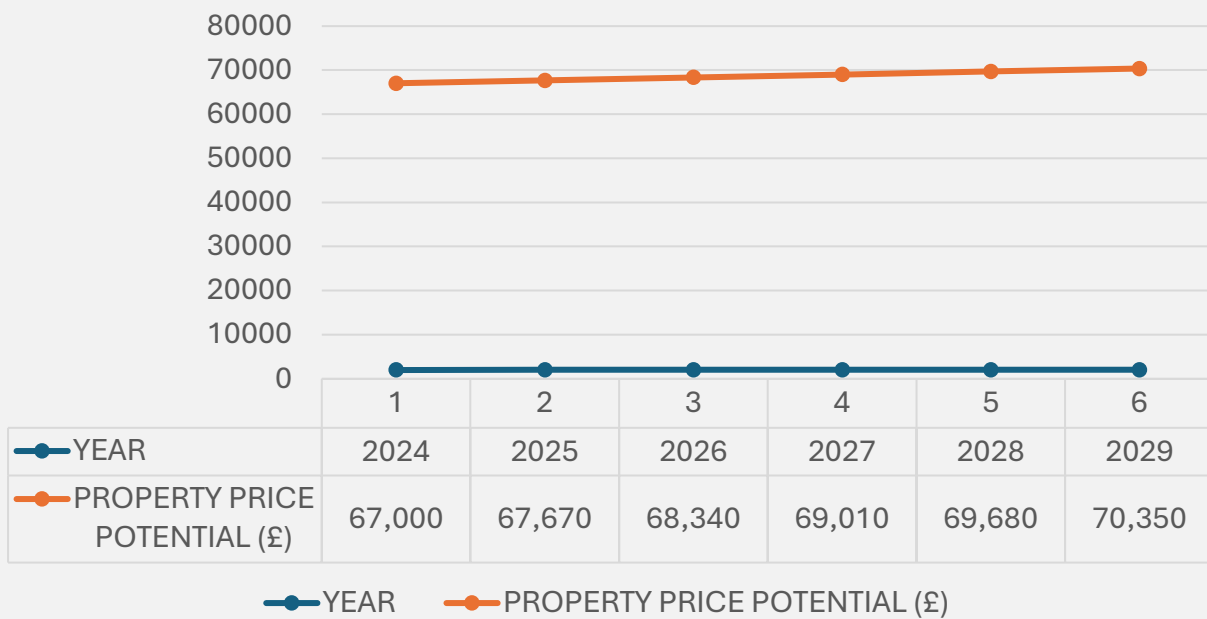


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PROJECTED FUTURE VALUE

House prices in the TD1 area have increased by 5% in the last 5 years

Potential Future Value



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 36%

Cash Investment	£72,020
5 Year Income	£22,800
Potential Increase in Value	£3,350
Total Potential Return	£26,150

BTL Mortgage Investment / Potential Total Return 62%

Cash Investment	£21,770
5 Year Net Income	£10,238
Potential Increase in Value	£3,350
Total Potential Return	£13,588



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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 40%

Cash Investment	£72,020
5 Year Income	£25,500
Potential Increase in Value	£3,350
Total Potential Return	£28,850

BTL Mortgage Investment / Potential Total Return 75%

Cash Investment	£21,770
5 Year Net Income	£12,938
Potential Increase in Value	£3,350
Total Potential Return	£16,288



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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)



LOCAL SALES ACTIVITY



78 Talisman Av

£135,000
Sold

🏠 3 Terraced



30 Talisman Av.

£100,000
Offers over

🏠 2 Terraced



68 Talisman Av.

£71,000
Offers over

📏 0.45 km 🏠 3 Terraced



20 Talisman Av.

£113,000
Offers over

📏 0.77 km 🏠 3 Terraced



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



F **£750 pcm (£173 pw)**
Talisman Avenue, Galashiels TDI

3 **Terraced house**

A must see three bedroom property brought to the market. Newly renovated throughout, Drive way and back garden.



G **£495 pcm (£114 pw)**
8 Marmion Road, Galashiels TDI

Distance: 0.08 miles

2 **Flat**

A very well presented 2 bedroom first floor flat with private garden.



H **£360 pcm (£83 pw)**
64 Woodstock Avenue, Galashiels TDI

Distance: 0.15 miles

1 **Flat**

A spacious one double bedroom ground floor flat in a popular residential area.



I **£450 pcm (£104 pw)**
Langlee Drive, Galashiels, Scottish Borders TDI

Distance: 0.23 miles

2 **Flat**

A freshly decorated and carpeted unfurnished top floor 2 bedroom flat in a convenient location 10 minutes from Galashiels town centre and on a main bus route.



J **£700 pcm (£162 pw)**
Glenfield Road East, Galashiels TDI

Distance: 0.47 miles


2 **Semi-detached house**


Two Bed, Unfurnished Semi-Detached Villa situated in Galashiels



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