

PROPERTY INVESTMENT SCHEDULE



21 Riggside Road
Glasgow, G33 5PZ



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PROPERTY DETAILS

21 Riggside Road
Glasgow, G33 5PZ

Offers Over
£99,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 2-bedroom end terraced home situated a short distance from Glasgow City Centre

| | | | |
|-----------------------|---------------|------------------|---|
| Type of Home | End Terrace | Bedrooms | 2 |
| Tenure | Freehold | Bathrooms | 1 |
| Tenant | In Place | Reception | 1 |
| Current Rent | £795 pcm | | |
| Potential Rent | £850 pcm | | |
| Yield | See Pages 7-8 | | |



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PROPERTY IMAGES



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PROPERTY IMAGES



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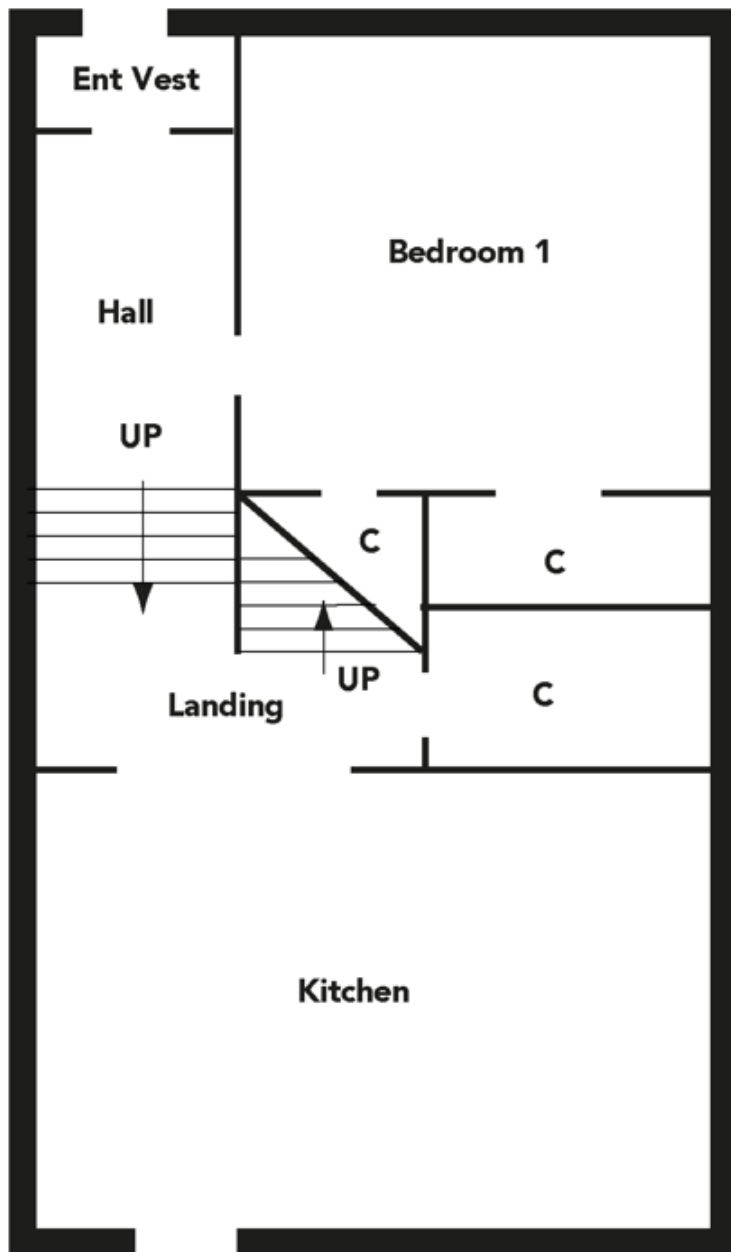
PROPERTY IMAGES



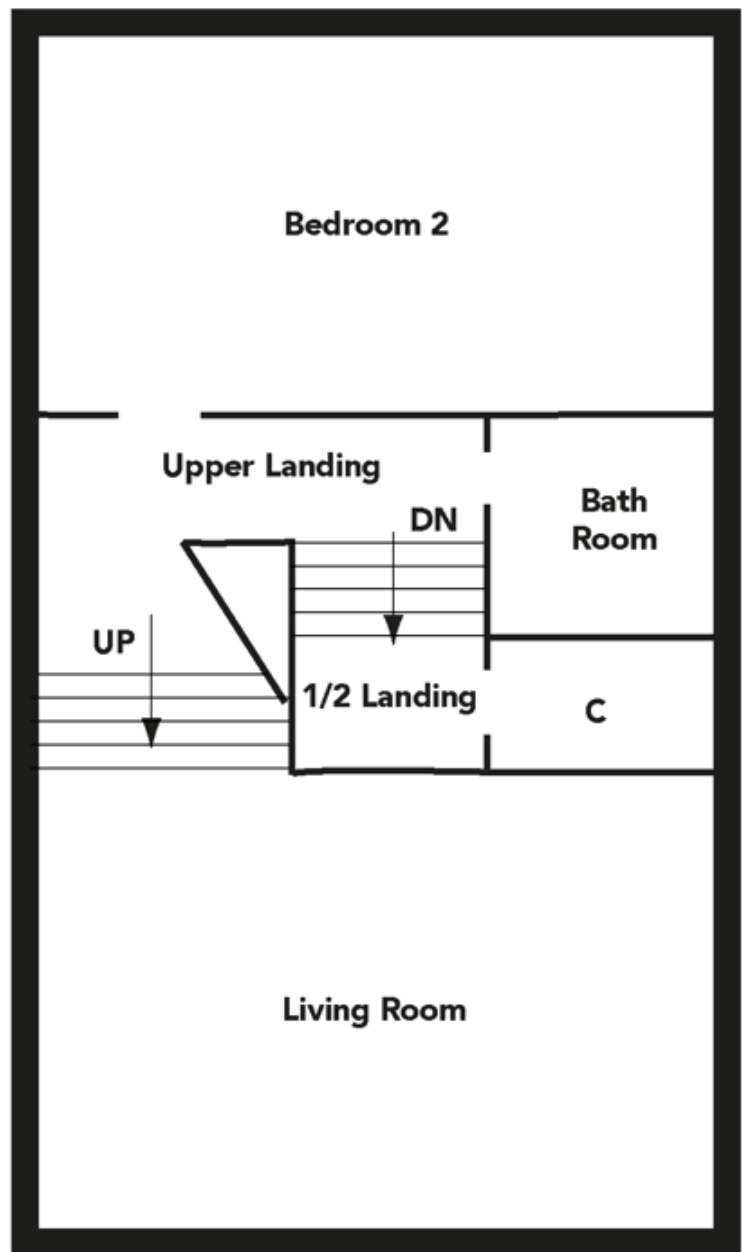
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PROPERTY FLOOR PLAN

GROUND FLOOR ENTRY



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 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

£795 PCM

Cash Purchase Investment / Current Return = 8.1% Yield

| Investment | | Income | |
|-----------------------------|-----------------|--------------------------|---------------|
| House Purchase Price | £110,000 | Annual Income | £9,540 |
| SDLT | £6,600 | Less Mortgage % | £0 |
| Legal Fees | £1,000 | Factors Fees | £0 |
| Total Investment | £117,600 | Net Annual Income | £9,540 |

BTL Mortgage Investment / Current Return = 15.4% Yield

| Investment | | Income | |
|------------------------------|----------------|--------------------------|---------------|
| 25% of Purchase Price | £27,500 | Annual Income | £9,540 |
| SDLT | £6,600 | Less Mortgage Int | £4,125 |
| Legal Fees | £1,000 | Factors Fees | £0 |
| Total Investment | £35,100 | Net Annual Income | £5,415 |

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



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RETURN AT POTENTIAL RENT £850 PCM

Cash Purchase Investment / Potential Return = 8.7% Yield

| Investment | | Income | |
|-----------------------------|-----------------|----------------------|----------------|
| House Purchase Price | £110,000 | Annual Income | £10,200 |
| SDLT | £6,600 | Less Mortgage Int | £0 |
| Legal Fees | £1,000 | Factors Fees | £0 |
| Total Investment | £117,600 | Net Annual Income | £10,200 |

BTL Mortgage Investment / Potential Return = 17.3% Yield

| Investment | | Income | |
|------------------------------|----------------|--------------------------------|----------------|
| 25% of Purchase Price | £27,500 | Potential Annual Income | £10,200 |
| SDLT | £6,600 | Less Mortgage Int | £4,125 |
| Legal Fees | £1,000 | Factors Fees | £0 |
| Total Investment | £35,100 | Net Annual Income | £6,075 |

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

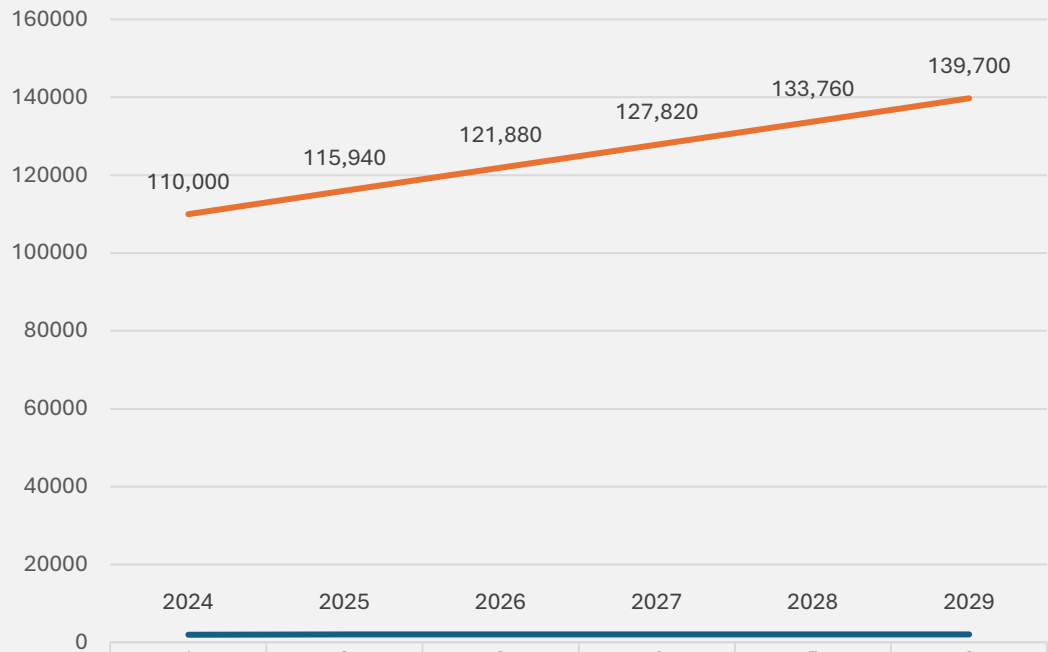


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PROJECTED FUTURE VALUE

House prices in the G33 area have increased by 27% in the last 5 years

Potential Future Value - 5 years



| YEAR | 1 | 2 | 3 | 4 | 5 | 6 |
|------------------------------|---------|---------|---------|---------|---------|---------|
| 2024 | 2024 | 2025 | 2026 | 2027 | 2028 | 2029 |
| PROPERTY PRICE POTENTIAL (£) | 110,000 | 115,940 | 121,880 | 127,820 | 133,760 | 139,700 |

— YEAR — PROPERTY PRICE POTENTIAL (£)

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 66%

| | |
|-------------------------------|-----------------|
| Cash Investment | £117,600 |
| 5 Year Income | £47,700 |
| Potential Increase in Value | £29,700 |
| Total Potential Return | £77,400 |

BTL Mortgage Investment / Potential Total Return 162%

| | |
|-------------------------------|----------------|
| Cash Investment | £35,100 |
| 5 Year Net Income | £27,075 |
| Potential Increase in Value | £29,700 |
| Total Potential Return | £56,775 |



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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 69%

| | |
|-------------------------------|-----------------|
| Cash Investment | £117,600 |
| 5 Year Income | £51,000 |
| Potential Increase in Value | £29,700 |
| Total Potential Return | £80,700 |

BTL Mortgage Investment / Potential Total Return 171%

| | |
|-------------------------------|----------------|
| Cash Investment | £35,100 |
| 5 Year Net Income | £30,375 |
| Potential Increase in Value | £29,700 |
| Total Potential Return | £60,075 |



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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

Comparable sale properties



A

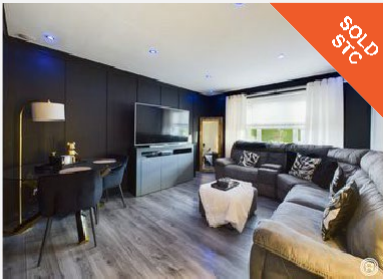
£115,000

Riggside Road, Craigend, Glasgow, Lanarkshire G33

2 Terraced house / Freehold

The property has been independently valued at £115,000 by a Royal Institution of Chartered Surveyors (RICS) qualified surveyor.

Sale date: Sep 2019 Jan 2019
Price: £88,000 £61,555



B

£105,000

Riggside Road, Glasgow, City Of Glasgow G33

Distance: 0.06 miles

2 Terraced house / Freehold

Fixed price alert #### £5,000 below home report value ####

Sale date: Feb 2010 Nov 2004
Price: £72,500 £20,000



C

Distance: 0.06 miles

2

Looking for a property that exudes personality and style? This substantial home offers the perfect blend of comfort and modern living all within a competitive price bracket.

Sale date: Oct 2021 Dec 2001
Price: £90,000 £36,500



D

£115,000

Collessie Drive, Glasgow G33

Distance: 0.08 miles

2 Terraced house / Freehold

A rarely available, split level mid-terraced house conveniently located for a host of amenities and transport links. This fabulous family home comprises a welcoming reception hall, spacious ...

Sale date: Apr 2023
Price: £110,000



E

£120,000

Collessie Drive, Glasgow G33

Distance: 0.09 miles

2 Terraced house / Freehold

Arrowhead Estate Agents are excited to present to the market this stunning two bedroom mid terrace which is presented in a wonderful walk in condition

Sale date: Jul 2009
Price: £73,117



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



£650 pcm (£150 pw)

Croftcroighn Road, Craigend, Glasgow G33

Distance: 0.51 miles

1 Flat

**** rarely available **** **** private gardens **** **** gas C/H & D/G **** **** residents parking **** Rarely available modern main door flat in the Craigend area of Glasgow. The property is ...



£650 pcm (£150 pw)

Gartloch Road, Garthamlock, Glasgow G33

Distance: 0.53 miles

1 Flat

Immaculate one bedroom flat for rent.



£875 pcm (£202 pw)

Edward Place, Stepps, Glasgow G33

Distance: 0.84 miles


2 Flat


Extremely well presented and spacious two bedroom (ensuite) top floor flat in sought after small development within easy access for road and motorway links and Stepps train station. Gas central ...



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