

# PROPERTY INVESTMENT SCHEDULE



4a Moir Place  
Church St.  
Dunoon, PA23 8BG

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# PROPERTY DETAILS

4a Moir Place  
Church St.  
Dunoon, PA23 8BG

Offers Over  
**£74,000**

## \*\*\* Investment Property\*\*\*

We Sell Rented Property are delighted to bring to the market this 1-bedroom flat situated in the picturesque town of Dunoon in Argyll.

<b>Type of Home</b>	Flat	<b>Bedrooms</b>	2
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	2
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£525		
<b>Potential Rent</b>	£575		
<b>Yield</b>	See Pages 7-8		



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# PROPERTY IMAGES



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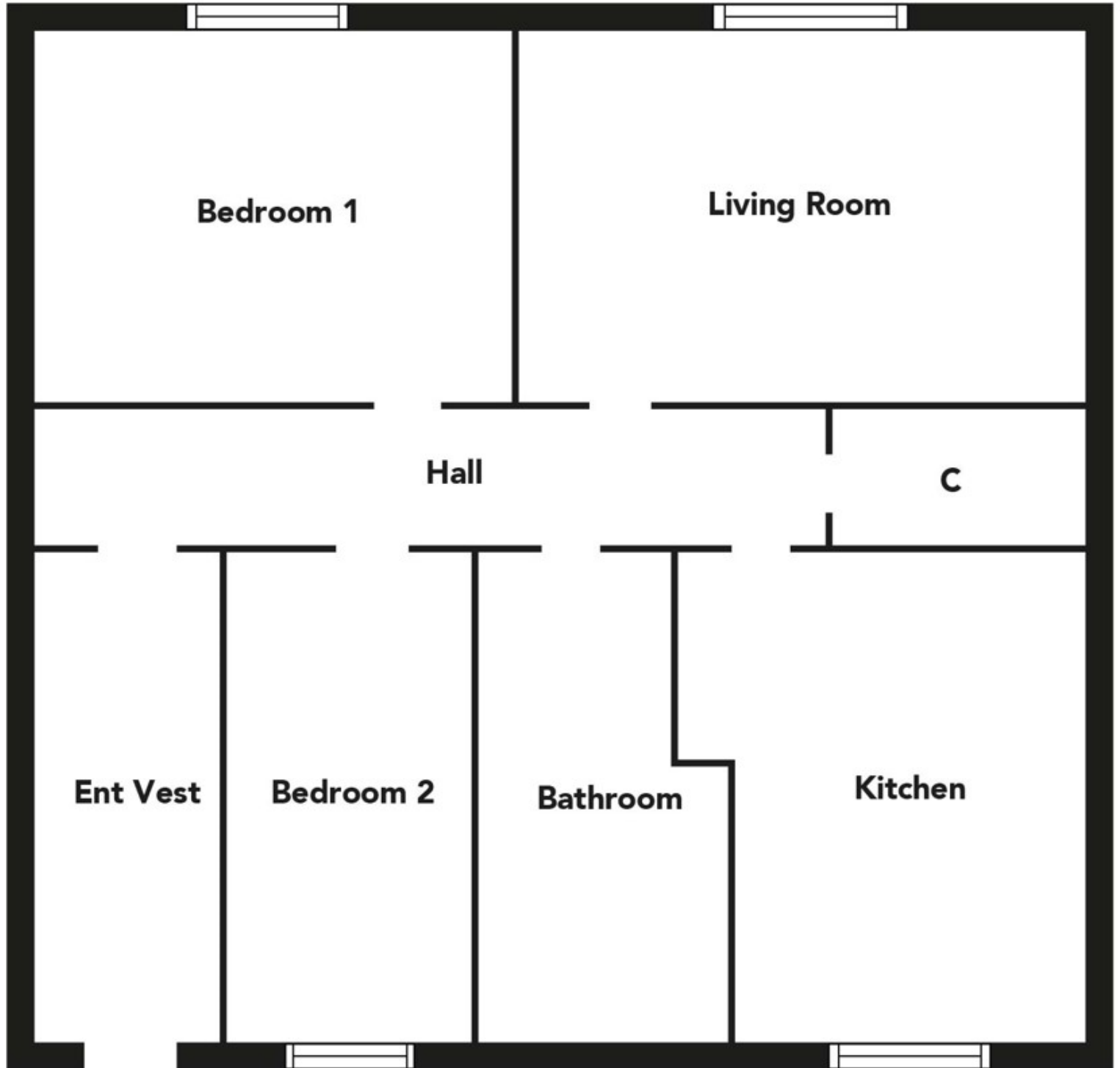


# PROPERTY IMAGES



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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

## £525 PCM

Cash Purchase Investment / Current Return = 7.3% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£80,000</b>	<b>Annual Income</b>	<b>£6,300</b>
SDLT	£4,800	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£85,800</b>	<b>Net Annual Income</b>	<b>£6,300</b>

BTL Mortgage Investment / Current Return = 12.8% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£20,000</b>	<b>Annual Income</b>	<b>£6,300</b>
SDLT	£4,800	Less Mortgage Int	£3,000
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£25,800</b>	<b>Net Annual Income</b>	<b>£3,300</b>

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



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# RETURN AT POTENTIAL RENT £575 PCM

Cash Purchase Investment / Potential Return = 8% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£80,000</b>	<b>Annual Income</b>	<b>£6,900</b>
SDLT	£4,800	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£85,800</b>	<b>Net Annual Income</b>	<b>£6,900</b>

BTL Mortgage Investment / Potential Return = 15.1% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£20,000</b>	<b>Potential Annual Income</b>	<b>£6,900</b>
SDLT	£4,800	Less Mortgage Int	£3,000
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£25,800</b>	<b>Net Annual Income</b>	<b>£3,900</b>

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

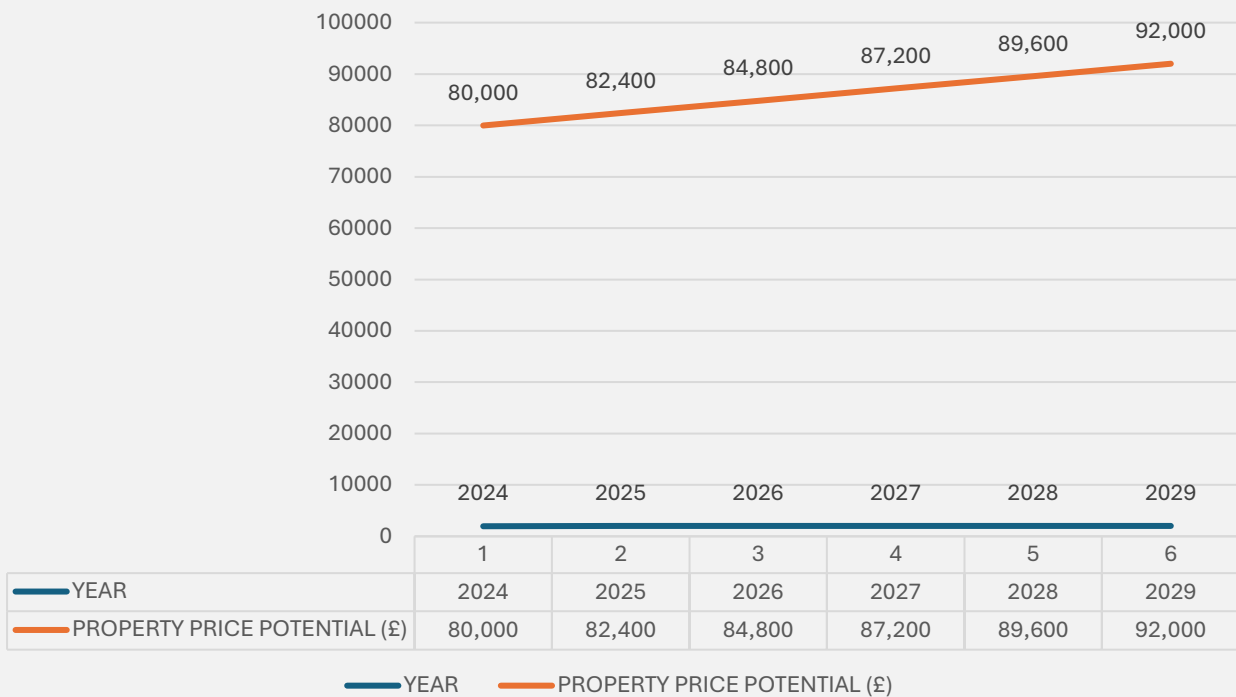


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# PROJECTED FUTURE VALUE

House prices in the PA23 8B area have increased by 3% in the last year

Potential Future Value - 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 51%

<b>Cash Investment</b>	<b>£85,800</b>
5 Year Income	£31,500
Potential Increase in Value	£12,000
<b>Total Potential Return</b>	<b>£43,500</b>

BTL Mortgage Investment / Potential Total Return 110%

<b>Cash Investment</b>	<b>£25,800</b>
5 Year Net Income	£16,500
Potential Increase in Value	£12,000
<b>Total Potential Return</b>	<b>£28,500</b>



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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 54%

<b>Cash Investment</b>	<b>£85,800</b>
5 Year Income	£34,500
Potential Increase in Value	£12,000
<b>Total Potential Return</b>	<b>£46,500</b>

BTL Mortgage Investment / Potential Total Return 122%

<b>Cash Investment</b>	<b>£25,800</b>
5 Year Net Income	£19,500
Potential Increase in Value	£12,000
<b>Total Potential Return</b>	<b>£31,500</b>



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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** **£65,000**  
Church Street, Dunoon, Argyll And Bute PA23

 |  **Flat / Freehold**

Totally upgraded and modernised one bedroom 1st floor flat in central location. In recent years the property, which has been tastefully decorated and is in absolute walk-in condition, has been ...

<b>Sale date:</b>	Sep 2006	Oct 2003	Mar 2002
<b>Price:</b>	£56,000	£22,500	£24,000



**B** **£50,000**  
Church Street, Dunoon PA23

 |  **Flat**

Part Exchange Available, Well Maintained Upper Flat, Ideal Holiday Home, Welcoming Reception Hallway, Corner Sited Lounge, Fitted Dining Kitchen, Double Bedroom, Three Piece Bathroom, Double ...

<b>Sale date:</b>	Feb 2022	Oct 2018	Dec 2009
<b>Price:</b>	£57,500	£50,000	£35,200



**C** **£55,000**  
Church Street, Dunoon PA23

**Distance:** 0.02 miles

 |  **Flat / Freehold**

A beautifully presented One bedroom flat in-walk in condition. The property is located in the centre of Dunoon with local amenities close by. Would suit the first-time buyer or for the holiday buy ...



**D** **£48,000**  
Flat 1, 29 Church Street, Dunoon PA23

**Distance:** 0.02 miles

 |  **Flat / Freehold**

A nicely presented GROUND floor. 1 bedroom flat in-walk in condition located in the centre of Dunoon with local amenities close by



**E** **£75,000**  
Flat 1/1 129 John Street, Dunoon PA23

**Distance:** 0.23 miles

 |  **Flat**

Dunoon Property are delighted to present to the market this spacious 1st floor flat, offering two bedrooms, bright and spacious open plan lounge and kitchen with breakfasting bar, newly fitted ...



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# LOCAL LETTINGS ACTIVITY

## Comparable rental properties



**£560 pcm (£129 pw)**

Victoria Road, Dunoon PA23

Distance: 0.14 miles

 2  Flat

Property Ref: 6101 Main door quarter villa comprising lounge, two double bedrooms, open plan kitchen and dining area, bath/shower, washing machine, tumble dryer, dishwasher, fridge/freezer, gas ...



**£525 pcm (£121 pw)**

Royal Crescent, Dunoon, Argyll And Bute PA23

Distance: 0.2 miles

 1  Flat

Rentahome are delighted to have available to rent for £525PCM this spacious 1 bed first floor property located very near the town centre of Dunoon.



**£525 pcm (£121 pw)**

Royal Crescent, Dunoon, Argyll And Bute PA23

Distance: 0.2 miles

 1  Flat

Rentahome are delighted to have available to rent for £525PCM this spacious 1 bed first floor property located very near the town centre of Dunoon.



**£550 pcm (£127 pw)**

George Street, Dunoon, Argyll And Bute PA23

Distance: 0.24 miles

 2  Flat


Rentahome are pleased to welcome for £550 pcm this 2 bedroom furnished upper flat near the town centre of Dunoon. The views are stunning. Contact to arrange a viewing



**£575 pcm (£133 pw)**

George Street, Dunoon, Argyll And Bute PA23

Distance: 0.24 miles


 2  Flat


Rentahome are pleased to welcome for £575 pcm this 2 bedroom part furnished 2nd floor flat near the town centre of Dunoon. The views are stunning. Contact to arrange a viewing



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# Contact Information

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 [www.wesellrentedproperty.com](http://www.wesellrentedproperty.com)

## Head Office

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