

# PROPERTY INVESTMENT SCHEDULE



11a Crossclyde View  
Crossford, ML8 5NN

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# PROPERTY DETAILS

## 11a Crossclyde View Crossford, ML8 5NN

Offers in Excess of  
**£61,200**

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

We Sell Rented Property are delighted to bring to the market this 2-bedroom upper cottage situated in the picturesque village of Crossford in South Lanarkshire.

<b>Type of Home</b>	Flat	<b>Bedrooms</b>	2
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	1
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£650		
<b>Potential Rent</b>	£700		
<b>Yield</b>	See Pages 7-8		



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# PROPERTY IMAGES



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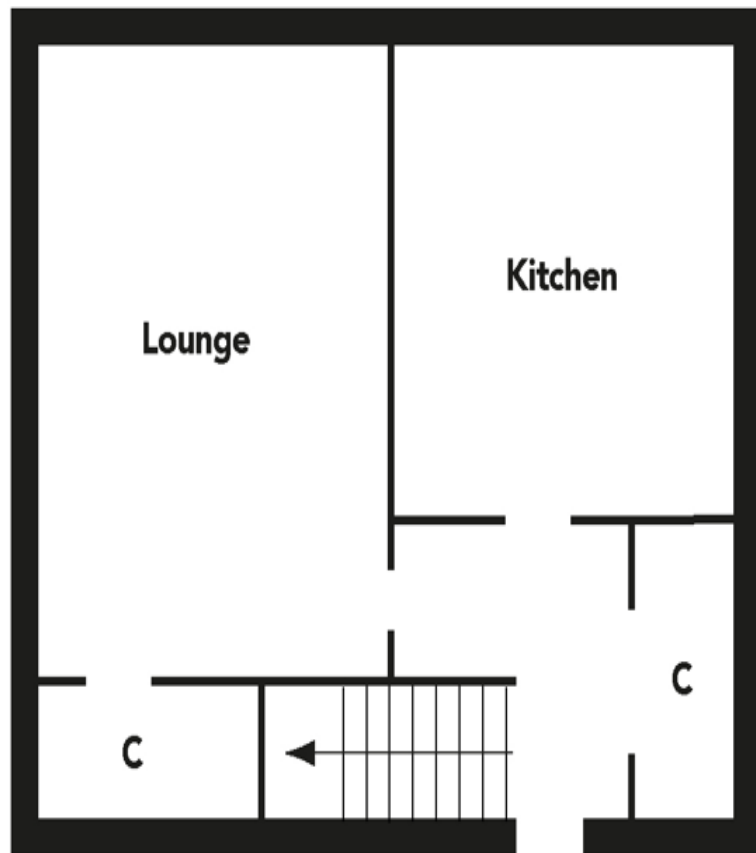


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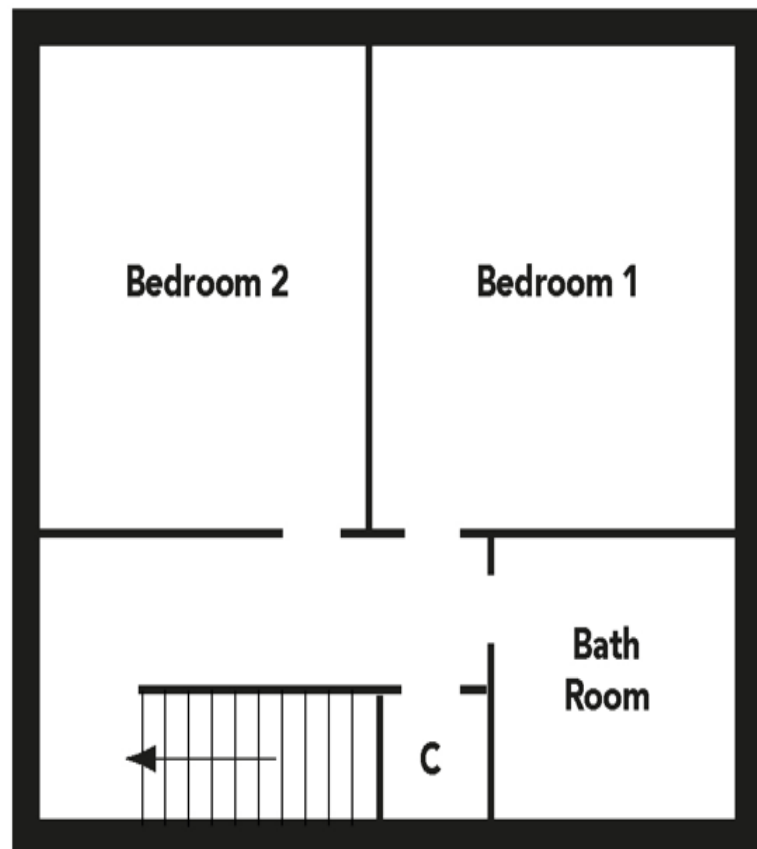


# PROPERTY FLOOR PLAN

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 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

## £650 PCM

Cash Purchase Investment / Current Return = 10.7% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£68,000</b>	<b>Annual Income</b>	<b>£7,800</b>
SDLT	£4,080	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£73,080</b>	<b>Net Annual Income</b>	<b>£7,800</b>

BTL Mortgage Investment / Current Return = 23.8% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£17,000</b>	<b>Annual Income</b>	<b>£7,800</b>
SDLT	£4,080	Less Mortgage Int	£2,550
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£22,080</b>	<b>Net Annual Income</b>	<b>£5,250</b>

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



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# RETURN AT POTENTIAL RENT £700 PCM

Cash Purchase Investment / Potential Return = 11.5% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£68,000</b>	<b>Annual Income</b>	<b>£8,400</b>
SDLT	£4,080	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£73,080</b>	<b>Net Annual Income</b>	<b>£8,400</b>

BTL Mortgage Investment / Potential Return = 26.5% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£17,000</b>	<b>Potential Annual Income</b>	<b>£8,400</b>
SDLT	£4,080	Less Mortgage Int	£2,550
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£22,080</b>	<b>Net Annual Income</b>	<b>£5,850</b>

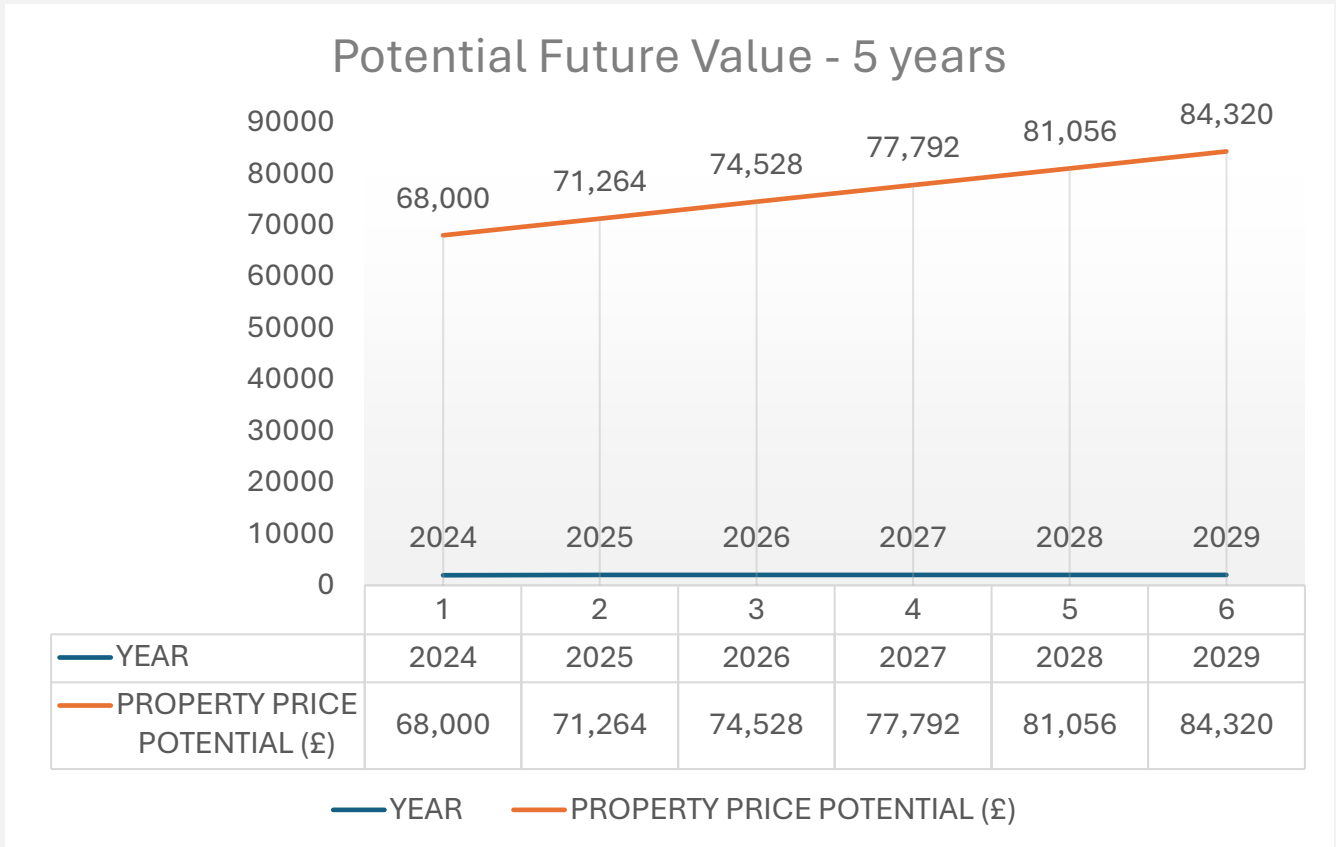
\* Assumed 25% deposit & BTL interest rate of 5%



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# PROJECTED FUTURE VALUE

House prices in the Crossford area have increased by 24 % 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 76%

<b>Cash Investment</b>	<b>£73,080</b>
5 Year Income	£39,000
Potential Increase in Value	£16,320
<b>Total Potential Return</b>	<b>£55,320</b>

BTL Mortgage Investment / Potential Total Return 193%

<b>Cash Investment</b>	<b>£22,080</b>
5 Year Net Income	£26,250
Potential Increase in Value	£16,320
<b>Total Potential Return</b>	<b>£42,570</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 80%

<b>Cash Investment</b>	<b>£73,080</b>
5 Year Income	£42,000
Potential Increase in Value	£16,320
<b>Total Potential Return</b>	<b>£58,320</b>

BTL Mortgage Investment / Potential Total Return 206%

<b>Cash Investment</b>	<b>£22,080</b>
5 Year Net Income	£29,250
Potential Increase in Value	£16,320
<b>Total Potential Return</b>	<b>£45,570</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



**£48,000**

Crossclyde View, Crossford, Carluke ML8

**ARCHIVED**

Distance: 0.02 miles

1 Flat

Charming one-bedroom ground floor flat nestled within the idyllic village of Crossford in the heart of the beautiful Clyde Valley. The village of Crossford commands a prime position within the ...

Sale date: Aug 2022 Jul 2004  
Price: £51,000 £40,000



**£64,995**

Crossclyde View, Crossford, Carluke ML8

**ARCHIVED**

Distance: 0.05 miles

2 Maisonette / Freehold

Hello, are you looking for a well presented 2 bedroom maisonette situated within the quiet yet popular village of Crossford, near the Clyde Valley? Would you like a spacious lounge positioned off ...

Sale date: Aug 2021  
Price: £70,000



**£79,000**

Dewar Walk, Crossford, Carluke ML8

**ARCHIVED**

Distance: 0.07 miles

1 Bungalow / Freehold

Well presented one bedroom end terrace bungalow situated in the charming village of Crossford, nestled in the popular Clyde Valley. The property is entered from the front into a welcoming entrance ...

Sale date: Mar 2014 Mar 2010  
Price: £54,000 £36,000



**£94,000**

Dewar Walk, Crossford, Carluke ML8

**ARCHIVED**

Distance: 0.08 miles

3 Terraced house / Freehold

Well presented, mid-terrace, three bedroom house situated in the popular village of Crossford, nestled in the sought after Clyde Valley. The property is entered from the front into the entrance ...

Sale date: Sep 2022 May 2008  
Price: £95,000 £37,600



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# LOCAL LETTINGS ACTIVITY



**C** **£550 pcm (£127 pw)**  
3 Crossclyde View, Crossford, Carluke ML8 **ARCHIVED**

 1  Flat

S&J Property letting are delighted to offer this recently refurbished one bedroom ground floor flat to the Clyde Valley rental market.



**D** **£775 pcm (£179 pw)**  
Mashock Path, Crossford ML8 **ARCHIVED** **Distance: 0.13 miles**

 2  Terraced house

This spacious 2 bedroom end terrace is offered for rent with easily maintained garden and electric heating. The property is situated in a cul-de-sac, with child play park, open views over fields ...



**E** **£775 pcm (£179 pw)**  
Mashock Path, Crossford ML8 **ARCHIVED** **Distance: 0.13 miles**

 2  Terraced house

This spacious 2 bedroom end terrace is offered for rent with easily maintained garden and electric heating. The property is situated in a cul-de-sac, with child play park, open views over fields ...



**A** **£525 pcm (£121 pw)**  
3 Crossclyde View, Crossford, Carluke ML8 **ARCHIVED**

 1  Flat

S&J Property letting are delighted to offer this recently refurbished one bedroom ground floor flat to the Clyde Valley rental market.



**B** **£695 pcm (£160 pw)**  
9A, Crossclyde View, Crossford, Carluke ML8 **ARCHIVED**


 3  Terraced house


S&J Properties are delighted to bring to the rental market this modern 3 bedroom unfurnished 1st floor terraced house set in the rural village of Crossford with outstanding views of the Clyde Valley



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# Contact Information

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