

PROPERTY INVESTMENT SCHEDULE



9 Gardner Crescent
Aberdeen, AB12 5TT



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PROPERTY DETAILS

9 Gardner Crescent Aberdeen, AB12 5TT

Offers in Excess of
£83,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 3-bedroom flat situated close to Robert Gordon University in Aberdeen with picturesque views.

Type of Home	Flat	Bedrooms	3
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£750		
Potential Rent	£800		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY FLOOR PLAN

9 Gardners Crescent, Aberdeen, AB12 5TT

All measurements are approximate and for display purposes only



Second 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

£750 PCM

Cash Purchase Investment / Current Return = 8.8% **Yield**

Investment		Income	
House Purchase Price	£95,000	Annual Income	£9,000
SDLT	£5,700	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£101,700	Net Annual Income	£9,000

BTL Mortgage Investment / Current Return = 17.9% **Yield**

Investment		Income	
25% of Purchase Price	£23,750	Annual Income	£9,000
SDLT	£5,700	Less Mortgage Int	£3,563
Legal Fees	£1,000	Factors Fees	£
Total Investment	£30,450	Net Annual Income	£5,438

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



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RETURN AT POTENTIAL RENT

£800 PCM

Cash Purchase Investment / **Potential Return = 9.4% Yield**

Investment		Income	
House Purchase Price	£95,000	Annual Income	£9,600
SDLT	£5,700	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£101,700	Net Annual Income	£9,600

BTL Mortgage Investment / **Potential Return = 19.8% Yield**

Investment		Income	
25% of Purchase Price	£23,750		

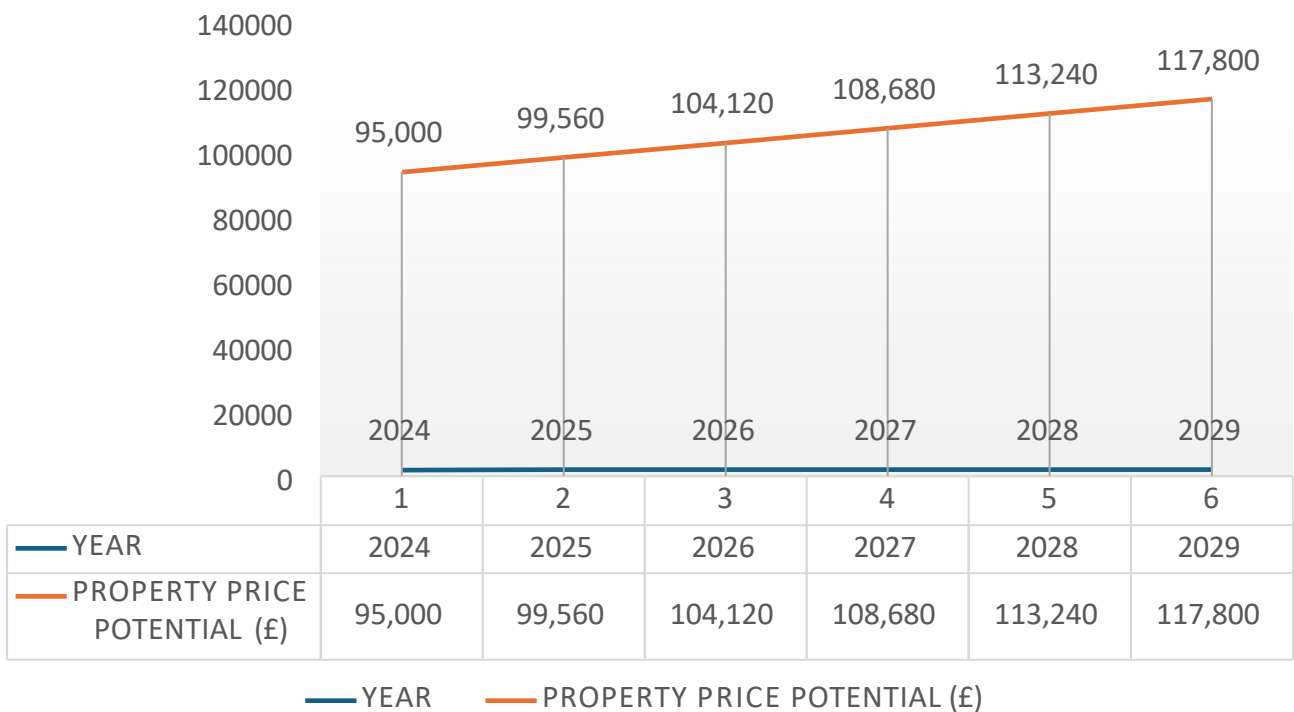
* Assumed 25% deposit & BTL interest rate of 5%



PROJECTED FUTURE VALUE

House prices in the UK have increased by 24% in the last 5 years

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 55%

Cash Investment	£101,700
5 Year Income	£45,000
Potential Increase in Value	£10,450
Total Potential Return	£55,450

BTL Mortgage Investment / Potential Total Return 124%

Cash Investment	£30,450
5 Year Net Income	£27,188
Potential Increase in Value	£10,450
Total Potential Return	£37,638



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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 57%

Cash Investment	£101,700
5 Year Income	£48,000
Potential Increase in Value	£10,450
Total Potential Return	£58,450

BTL Mortgage Investment / Potential Total Return 81%

Cash Investment	£30,450
5 Year Net Income	£30,188
Potential Increase in Value	£10,450
Total Potential Return	£40,638



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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



B

£48,000

Crossclyde View, Crossford, Carluke ML8

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



C

£64,995

Crossclyde View, Crossford, Carluke ML8

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





D

£79,000

Dewar Walk, Crossford, Carluke ML8

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




E

£94,000

Dewar Walk, Crossford, Carluke ML8

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



A

£69,000

Crossclyde View, Crossford, Carluke ML8

 2  **Maisonette / Freehold**

Independent Estates are delighted to welcome to the market this well presented two bedroom maisonette flat situated within the sought after Crossford area within the Clyde Valley. Entrance ...

Sale date: Mar 2008 Feb 2008
Price: £72,000 £60,000



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LOCAL LETTINGS ACTIVITY



£525 pcm (£121 pw)

3 Crossclyde View, Crossford, Carluke ML8

 1  Flat

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



£695 pcm (£160 pw)

9A, Crossclyde View, Crossford, Carluke ML8

 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



£550 pcm (£127 pw)

3 Crossclyde View, Crossford, Carluke ML8

 1  Flat

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



£775 pcm (£179 pw)

Mashock Path, Crossford ML8

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 ...



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