

PROPERTY INVESTMENT SCHEDULE



136 High St.
Dalkeith
EH22 1AS



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PROPERTY DETAILS

136 High St.
Dalkeith
EH22 1AS

Offers in Excess of
£125,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 1-bedroom property situated in Dalkeith near Edinburgh City Centre

Type of Home	Flat	Bedrooms	1
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£495		
Potential Rent	£650		
Yield	See Pages 7-8		



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PROPERTY IMAGES



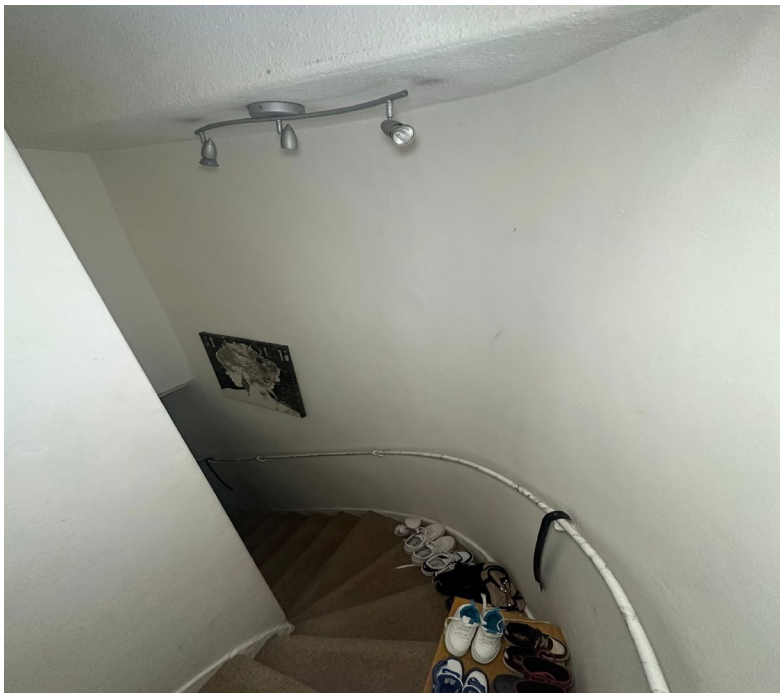
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PROPERTY IMAGES



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PROPERTY IMAGES



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

£495 PCM

Cash Purchase Investment / Current Return = 4.3% Yield

Investment		Income	
House Purchase Price	£130,000	Annual Income	£5,940
SDLT	£7,800	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£138,800	Net Annual Income	£5,940

BTL Mortgage Investment / Current Return = 2.6% Yield

Investment		Income	
25% of Purchase Price	£32,500	Annual Income	£5,940
SDLT	£7,800	Less Mortgage Int	£4,875
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£41,300	Net Annual Income	£1,065

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



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RETURN AT POTENTIAL RENT £650 PCM

Cash Purchase Investment / **Potential Return = 5.6% Yield**

Investment		Income	
House Purchase Price	£130,000	Annual Income	£7,800
SDLT	£7,800	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£138,800	Net Annual Income	£7,800

BTL Mortgage Investment / **Potential Return = 7.1% Yield**

Investment		Income	
25% of Purchase Price	£32,500	Potential Annual Income	£7,800
SDLT	£7,800	Less Mortgage Int	£4,875
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£41,300	Net Annual Income	£2,925

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

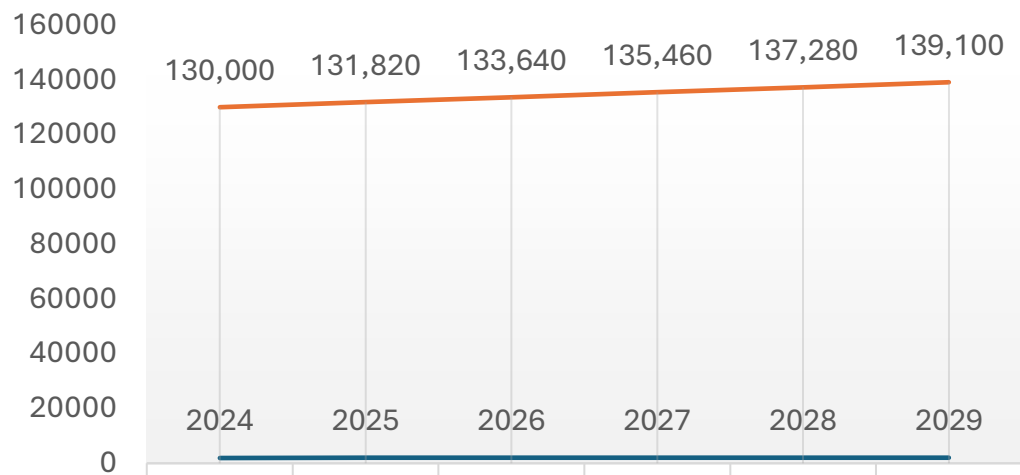


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PROJECTED FUTURE VALUE

House prices in the EH22 area have increased by 7% in the last 5 years

Potential Future Value - 5 years



YEAR	1	2	3	4	5	6
YEAR	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	130,000	131,820	133,640	135,460	137,280	139,100

— 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 28%

Cash Investment	£138,800
5 Year Income	£29,700
Potential Increase in Value	£9,100
Total Potential Return	£38,800

BTL Mortgage Investment / Potential Total Return 35%

Cash Investment	£41,300
5 Year Net Income	£5,325
Potential Increase in Value	£9,100
Total Potential Return	£14,425



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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 35%

Cash Investment	£138,800
5 Year Income	£39,000
Potential Increase in Value	£9,100
Total Potential Return	£48,100

BTL Mortgage Investment / Potential Total Return 57%

Cash Investment	£41,300
5 Year Net Income	£14,625
Potential Increase in Value	£9,100
Total Potential Return	£23,725



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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 **£130,000**
1f3, Tait Street, Dalkeith EH22 IAT **Distance: 0.01 miles**

Sale date: Feb 2022

Sale date:	Feb 2022	Nov 2006
Price:	£130,000	£106,000



B **£145,000**
110c High Street, Dalkeith EH22 IHZ **Distance: 0.03 miles**

2 **Flat** **Sale date:** Dec 2020

Sale date:	Dec 2020	Aug 2016
Price:	£145,000	£85,000



C **£137,000**
105c High Street, Dalkeith EH22 IAX **Distance: 0.03 miles**

1 **Flat** **Sale date:** Apr 2022

Sale date:	Apr 2022	Jun 2017	Dec 2011	Nov 2007
Price:	£137,000	£83,000	£84,000	£27,000



D **£162,000**
105a High Street, Dalkeith EH22 IAX **Distance: 0.03 miles**

3 **Flat** **Sale date:** Nov 2020

Sale date:	Nov 2020	Sep 2018	Dec 2008	Dec 2005
Price:	£162,000	£145,009	£116,000	£115,000
	Jan 2005			
	£80,000			



E **£125,000**
103a High Street, Dalkeith EH22 IAX **Distance: 0.04 miles**

Sale date: Jan 2024

Sale date:	Jan 2024	Jul 2003
Price:	£125,000	£85,928



LOCAL LETTINGS ACTIVITY

Comparable rental properties



£650 pcm (£150 pw)

High Street, Dalkeith EH22

ARCHIVED

Distance: 0.02 miles

1 Flat

Spacious, recently redecorated and new flooring throughout, Unfurnished, 1 bedroom, first floor flat in popular, yet quiet, centre of Dalkeith, close to all local amenities and transport links.



£575 pcm (£133 pw)

Bruntons Close, Dalkeith, Midlothian EH22

Distance: 0.03 miles

1 Flat

A must see! We are delighted to offer this lovely, part furnished one bedroom flat in a very central location in the old town area off Dalkeith High Street. The property comprises of a ...



£675 pcm (£156 pw)

High Street, Dalkeith EH22

Distance: 0.03 miles

2 Flat

Delightful, furnished, 2 bedroom first floor flat in the centre of Dalkeith but also benefitting from a quiet location - must be viewed to appreciate



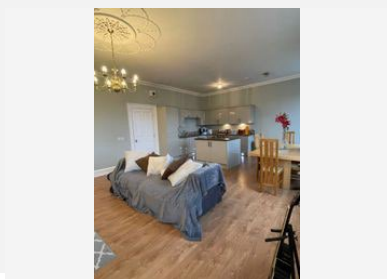
£695 pcm (£160 pw)

Morton House Edinburgh Road, Dalkeith, Midlothian EH22

Distance: 0.05 miles

1 Flat

We are pleased to offer this stylish contemporary furnished first floor one bed flat in Dalkeith. Close to local amenities with many restaurants and cafes. This property comprises entrance hall, ...



£850 pcm (£196 pw)

The High Street, Dalkeith EH22

Distance: 0.06 miles


1 Flat


Tay Letting are excited to bring this stunning, one-bedroom, 1st floor apartment to the rental market. Available now, furnished.



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