

PROPERTY INVESTMENT SCHEDULE



Flat 0/1
113 Bruce Road
Paisley
PA3 4SQ



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PROPERTY DETAILS

Flat 0/1, 113 Bruce Road
Paisley, PA3 4SQ

Offers Over
£69,375

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 3-bedroom ground floor flat situated in the town of Paisley.

Type of Home	Flat	Bedrooms	3
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£ 575		
Potential Rent	£ 650		
Yield	See Pages 7-8		



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PROPERTY IMAGES



PROPERTY IMAGES



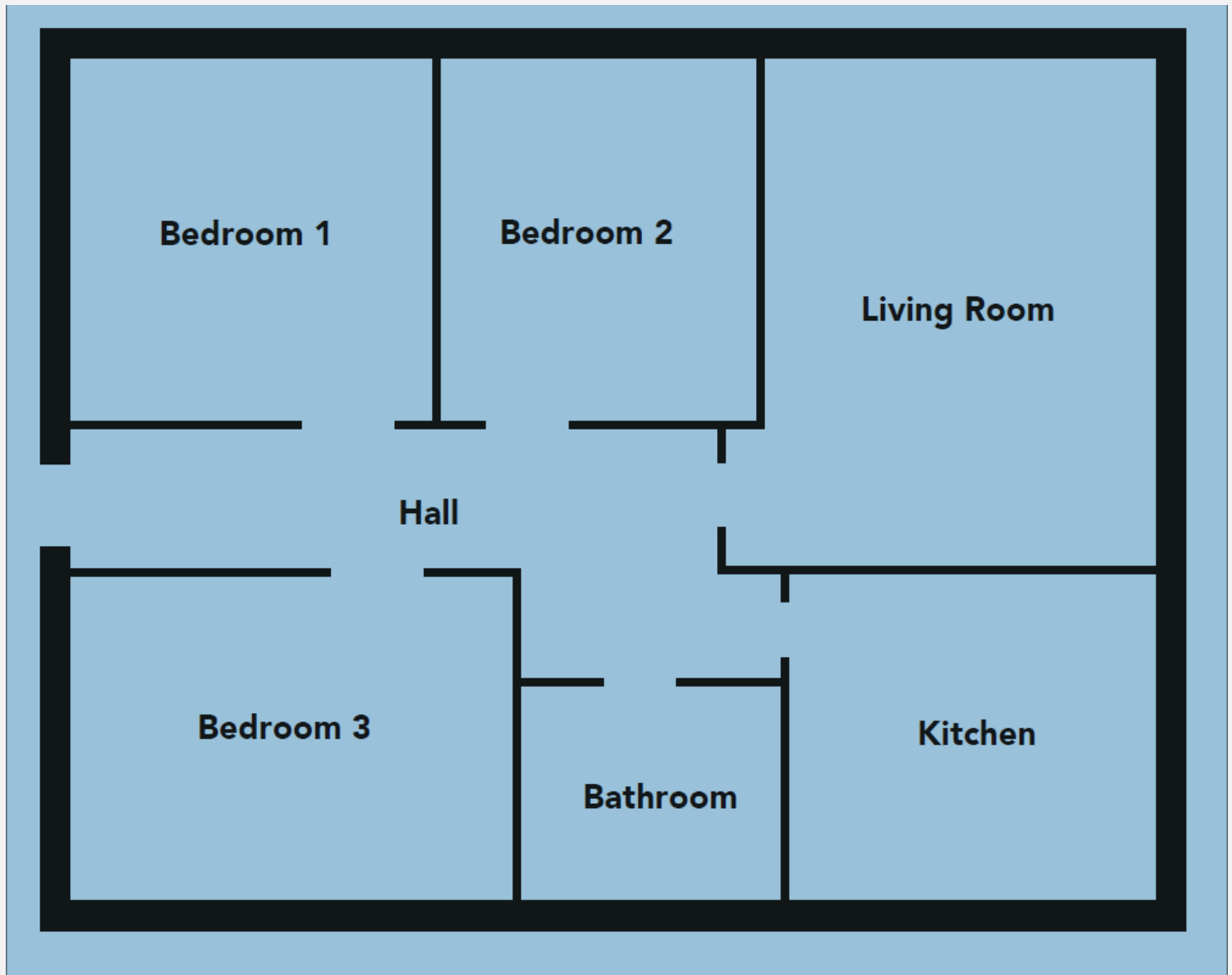
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PROPERTY IMAGES



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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

£575 PCM

Cash Purchase Investment / Current Return = 8.6 % Yield

Investment		Income	
House Purchase Price	£ 75,000	Annual Income	£6,900
SDLT	£4500	Less Mortgage %	£ 0
Legal Fees	£1000	Factors Fees	£ 0
Total Investment	£80,500	Net Annual Income	£6,900

BTL Mortgage Investment / Current Return = 16.86 % Yield

Investment		Income	
25% of Purchase Price	£18,750	Annual Income	£6,900
SDLT	£4,500	Less Mortgage Int	£2,813
Legal Fees	£1,000	Factors Fees	£ 0
Total Investment	£24,250	Net Annual Income	£4,088

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



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RETURN AT POTENTIAL RENT £650 PCM

Cash Purchase Investment / **Potential Return = 9.7% Yield**

Investment		Income	
House Purchase Price	£75,000	Annual Income	£7,800
SDLT	£4,500	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£80,500	Net Annual Income	£7,800

BTL Mortgage Investment / **Potential Return = 20.57% Yield**

Investment		Income	
25% of Purchase Price	£18,750	Potential Annual Income	£7,800
SDLT	£4,500	Less Mortgage Int	£2,813
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£24,250	Net Annual Income	£4,988

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

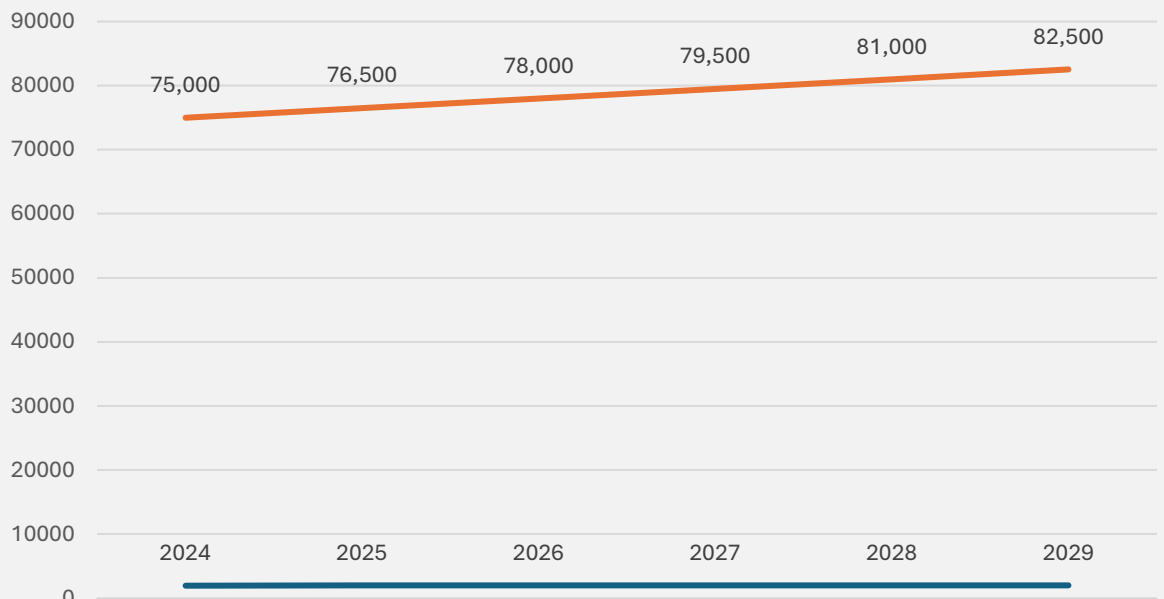


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PROJECTED FUTURE VALUE

House prices in the Paisley area have increased by 10% 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 (£)	75,000	76,500	78,000	79,500	81,000	82,500

— 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 52%

Cash Investment	£80,500
5 Year Income	£34,500
Potential Increase in Value	£7,500
Total Potential Return	£42,000

BTL Mortgage Investment / Potential Total Return 115%

Cash Investment	£24,250
5 Year Net Income	£20,438
Potential Increase in Value	£7,500
Total Potential Return	£27,938



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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 58%

Cash Investment	£80,500
5 Year Income	£39,000
Potential Increase in Value	£7,500
Total Potential Return	£46,500

BTL Mortgage Investment / Potential Total Return 134%

Cash Investment	£24,250
5 Year Net Income	£24,938
Potential Increase in Value	£7,500
Total Potential Return	£32,438



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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



SOLD

C **£80,000**
21 Bruce Road, Paisley PA3 4SL **Distance: 0.15 miles**

Sale date: Apr 2024

Sale date: Apr 2024
Price: £80,000



SOLD

D **£107,000**
213 Whitehaugh Avenue, Paisley PA1 3SW **Distance: 0.3 miles**

Sale date: Apr 2024

Sale date:	Apr 2024	Nov 2014	Nov 2003
Price:	£107,000	£65,000	£11,790



SOLD

E **£65,000**
1 Glencairn Road, Paisley PA3 4LN **Distance: 0.31 miles**

2 **Flat** **Sale date:** Apr 2024

Sale date:	Apr 2024	Jun 2010	Feb 2008
Price:	£65,000	£55,000	£76,250

Comparable rental properties



LET AGREED

F **£695 pcm (£160 pw)**
Netherhill Road, Paisley PA3 **ARCHIVED** **Distance: 0.05 miles**

2 **Flat**

M&P Properties are pleased to present for let this spacious and bright two bedroom unfurnished upper cottage flat.



LET AGREED

G **£750 pcm (£173 pw)**
Bruce Road, Paisley PA3 **ARCHIVED** **Distance: 0.15 miles**

2 **Cottage**

Fantastic two bed upper cottage flat available for rental within the Gallowhill area of Paisley.



LOCAL LETTINGS ACTIVITY

Comparable rental properties



H £800 pcm (£185 pw)
Marjory Drive, Paisley PA3

Distance: 0.17 miles

 2  Flat

A wonderful upper cottage flat. Available late June!



I £650 pcm (£150 pw)
Ellon Way, Paisley PA3 **ARCHIVED**

Distance: 0.2 miles

 1  Flat

G4 Properties are delighted to present to the market this modern, one bedroom first floor unfurnished apartment located within the Paisley locale of Renfrewshire.



J £750 pcm (£173 pw)
Netherhill Road, Paisley PA3 **ARCHIVED**

Distance: 0.24 miles


 2  Flat


**** Email enquiries only please **** Ground Flat 2 Bedrooms GCH dg Deposit £850
Rent £750 pcm EPC - C Council tax - B II Reg: 408076/350/01211 Available now.



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