

PROPERTY INVESTMENT SCHEDULE



47 Cawdor Crescent
Greenock
PA16 7LR



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PROPERTY DETAILS

47 Cawdor Crescent
Greenock
PA16 7LR

Offers in Excess of
£119,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 3-bedroom property situated to the West of Greenock town centre

Type of Home	Terraced	Bedrooms	3
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£650 pcm		
Potential Rent	£725 pcm		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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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 = 5.8% Yield

Investment		Income	
House Purchase Price	£125,000	Annual Income	£7,800
LBTT	£7,500	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£133,500	Net Annual Income	£7,800

BTL Mortgage Investment / Current Return = 7.83% Yield

Investment		Income	
25% of Purchase Price	£31,250	Annual Income	£7,800
LBTT	£7,500	Less Mortgage Int	£4,688
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£39,750	Net Annual Income	£3,113

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



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RETURN AT POTENTIAL RENT

£725 PCM

Cash Purchase Investment / Potential Return = 6.5% Yield

Investment		Income	
House Purchase Price	£125,000	Annual Income	£8,700
LBTT	£7,500	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£133,500	Net Annual Income	£8,700

BTL Mortgage Investment / Potential Return = 10.09% Yield

Investment		Income	
25% of Purchase Price	£31,250	Potential Annual Income	£8,700
LBTT	£7,500	Less Mortgage Int	£4,688
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£39,750	Net Annual Income	£4,013

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

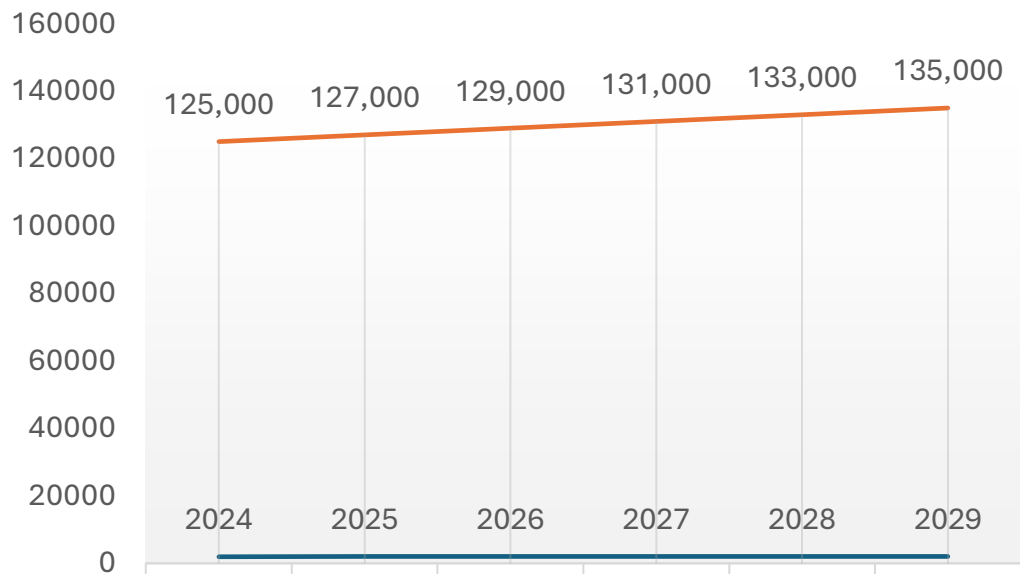


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PROJECTED FUTURE VALUE

House prices in the PA16 area have increased by 8% in the last 5 years

Potential Future Value - 5 years



	1	2	3	4	5	6
YEAR	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	125,000	127,000	129,000	131,000	133,000	135,000

— 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 37%

Cash Investment	£133,500
5 Year Income	£39,000
Potential Increase in Value	£10,000
Total Potential Return	£49,000

BTL Mortgage Investment / Potential Total Return 64%

Cash Investment	£39,750
5 Year Net Income	£15,563
Potential Increase in Value	£10,000
Total Potential Return	£25,563



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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 40%

Cash Investment	£133,500
5 Year Income	£43,500
Potential Increase in Value	£10,000
Total Potential Return	£53,500

BTL Mortgage Investment / Potential Total Return 76%

Cash Investment	£39,750
5 Year Net Income	£20,063
Potential Increase in Value	£10,000
Total Potential Return	£30,063



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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

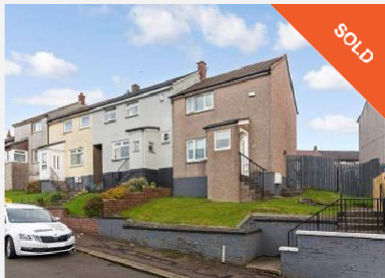


Property fully compliant (EICR / Gas Safety etc)



LOCAL SALES ACTIVITY

Comparable sale properties



A **£119,000**
10 Cawdor Crescent, Greenock PA16 7LR

2 **End terrace house / Freehold** **Sale date:** Jan 2024

Sale date:	Jan 2024	May 2017	Nov 2014
Price:	£119,000	£83,000	£75,000



B **£181,688**
18 Falmouth Drive, Gourock PA19 1HW **Distance:** 0.27 miles

3 **Semi-detached house / Freehold** **Sale date:** Jan 2024

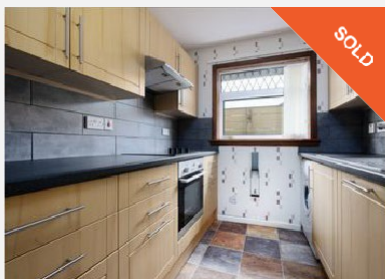
Sale date:	Jan 2024
Price:	£181,688



C **Distance:** 0.43 miles

Sale date: Feb 2024

Sale date:	Feb 2024
Price:	£82,000



D **£113,000**
18 Gateside Gardens, Greenock PA16 7DA **Distance:** 0.48 miles

2 **Semi-detached house** **Sale date:** Jan 2024

Sale date:	Jan 2024	Feb 2021
Price:	£113,000	£105,000



E **£134,000**
42 Pennyfern Road, Greenock PA16 9HB **Distance:** 0.61 miles

Sale date: Feb 2024

Sale date:	Feb 2024	Apr 2023
Price:	£134,000	£99,000



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



£525 pcm (£121 pw)

Fife Road, Greenock, Greenock PA16

ARCHIVED

Distance: 0.74 miles



 2  Villa

This popular first-floor upper quarter villa in Larkfield is available to let through Bowman Rebecchi - The Home of Property.

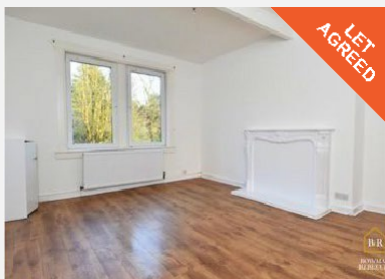


ARCHIVED

Distance: 0.83 miles

This rare-to-market semi-detached three-bedroom property is available to let through Bowman Rebecchi - The Home of Property.



£575 pcm (£133 pw)

Bow Road, Inverclyde, Greenock PA16

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Distance: 0.97 miles


 2  Flat

This fully refurbished first-floor upper quarter villa is available to let through Bowman Rebecchi - The Home of Property.



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Contact Information

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