

# PROPERTY INVESTMENT SCHEDULE



Flat 2,  
20 High Patrick Street  
Hamilton, ML3 7JB

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# PROPERTY DETAILS

20 High Patrick Street  
Hamilton, ML3 7JB

Offers Over  
**£79,950**

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

We Sell Rented Property are delighted to bring to the market this 2-bedroom flat situated in Hamilton.

<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>	£ 645		
<b>Potential Rent</b>	£ 670		
<b>Yield</b>	See Pages 7-8		



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# PROPERTY IMAGES

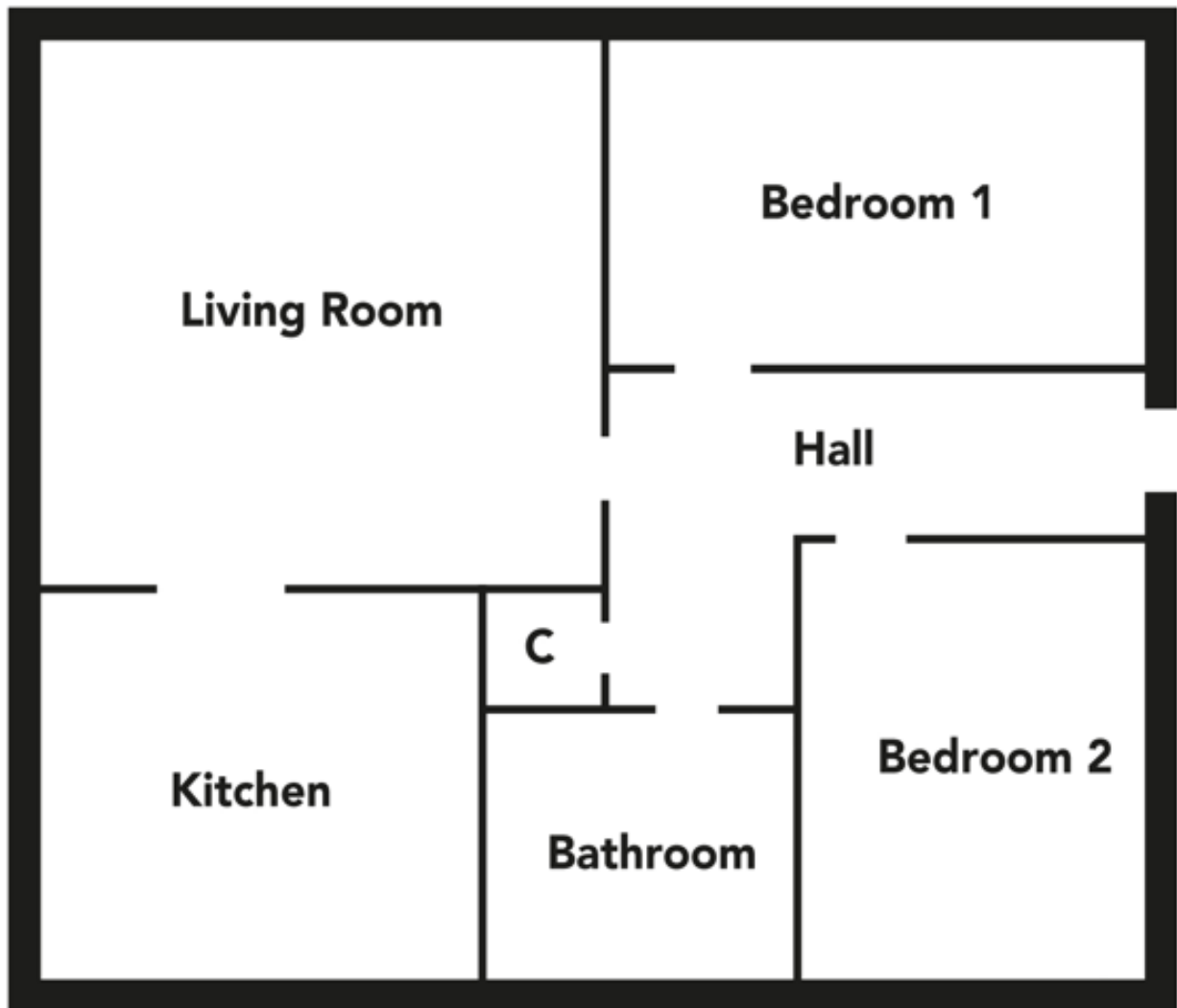


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# PROPERTY IMAGES



# 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

## £645 PCM

Cash Purchase Investment / Current Return = 8.8% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£ 82,000</b>	<b>Annual Income</b>	<b>£7,740</b>
SDLT	£4,920	Less Mortgage %	£ 0
Legal Fees	£1000	Factors Fees	£ 0
<b>Total Investment</b>	<b>£87,920</b>	<b>Net Annual Income</b>	<b>£7,740</b>

BTL Mortgage Investment / Current Return = 17.7% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£20,500</b>	<b>Annual Income</b>	<b>£7,740</b>
SDLT	£4,920	Less Mortgage Int	£3075
Legal Fees	£1,000	Factors Fees	£ 0
<b>Total Investment</b>	<b>£26,420</b>	<b>Net Annual Income</b>	<b>£4,665</b>

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



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# RETURN AT POTENTIAL RENT £670 PCM

Cash Purchase Investment / **Potential Return = 9.1% Yield**

Investment		Income	
<b>House Purchase Price</b>	<b>£82,000</b>	<b>Annual Income</b>	<b>£8,040</b>
SDLT	£4,920	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£87,920</b>	<b>Net Annual Income</b>	<b>£8,040</b>

BTL Mortgage Investment / **Potential Return = 18.8% Yield**

Investment		Income	
<b>25% of Purchase Price</b>	<b>£20,500</b>	<b>Potential Annual Income</b>	<b>£8,040</b>
SDLT	£4,920	Less Mortgage Int	£3,075
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£26,420</b>	<b>Net Annual Income</b>	<b>£4,965</b>

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



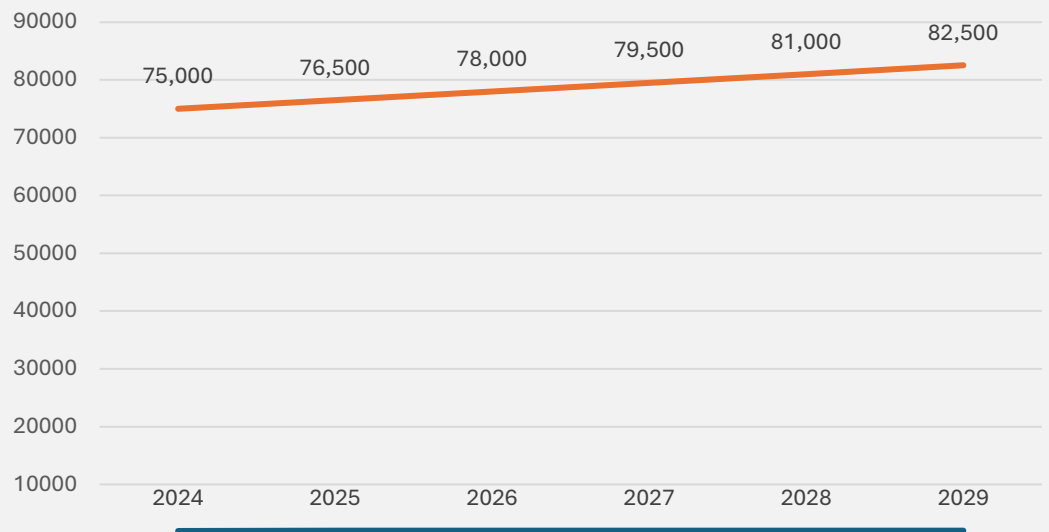
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# PROJECTED FUTURE VALUE

House prices in the ML3 7JB area have increased by 36% 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 (£)	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 78%

<b>Cash Investment</b>	<b>£87,920</b>
5 Year Income	£38,700
Potential Increase in Value	£29,520
<b>Total Potential Return</b>	<b>£68,220</b>

BTL Mortgage Investment / Potential Total Return 200%

<b>Cash Investment</b>	<b>£26,420</b>
5 Year Net Income	£23,325
Potential Increase in Value	£29,520
<b>Total Potential Return</b>	<b>£52,845</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 79%

<b>Cash Investment</b>	<b>£87,920</b>
5 Year Income	£40,200
Potential Increase in Value	£29,520
<b>Total Potential Return</b>	<b>£69,720</b>

BTL Mortgage Investment / Potential Total Return 206%

<b>Cash Investment</b>	<b>£26,420</b>
5 Year Net Income	£24,825
Potential Increase in Value	£29,520
<b>Total Potential Return</b>	<b>£54,345</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

## 20 Flat 3, High Patrick Street, Hamilton, Lanarkshire ML3 7JB

Unknown

£82,000 6 Sep 2023

£75,000 23 Feb 2022

No other historical records



## 32, High Patrick Street, Hamilton, Lanarkshire ML3 7JB

Unknown

£54,500 30 Jan 2023

£63,000 18 Oct 2006

£34,000 1 May 2002 + 1 extra record



## 22/4, High Patrick Street, Hamilton, Lan ML3 7JB

Unknown

£86,000 17 Jan 2022

No other historical records



## 38, High Patrick Street, Hamilton, Lan ML3 7JB

2 bed, unknown

£105,000 8 Feb 2021

No other historical records



## 25, High Patrick Street, Hamilton, Lan ML3 7JB

Unknown

£131,000 15 Jul 2020



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# LOCAL LETTINGS ACTIVITY

## Comparable rental properties



**A** £795 pcm (£183 pw) **ARCHIVED** Distance: 0.12 miles

2 Flat

Tay Letting bring to the market this well presented two bedroom ground floor flat, situated within a modern development close to Hamilton Town Centre, available now, unfurnished.



**B** £795 pcm (£183 pw) **ARCHIVED** Distance: 0.16 miles

2 Flat

Rarely available top floor two bedroom apartment, situated within a sought after address in Hamilton town centre.



**C** £695 pcm (£160 pw) **ARCHIVED** Distance: 0.18 miles

2 Flat

Newly decorated first flat, conveniently located within walking distance to the town centre. With two double bedrooms and great size lounge. Available Now!



**D** £600 pcm (£138 pw) **ARCHIVED** Distance: 0.23 miles

1 Flat

Fantastic top floor flat that has been recently renovated throughout, with one bedroom and spacious lounge.



**E** £650 pcm (£150 pw) **ARCHIVED** Distance: 0.23 miles

2 Flat


New to the market! Modern two bed flat.




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# Contact Information

 0141 319 7553

 [info@wesellrentedproperty.com](mailto:info@wesellrentedproperty.com)

 [www.wesellrentedproperty.com](http://www.wesellrentedproperty.com)

## Head Office

New Alderston House  
3 Dove Wynd, Bellshill, ML4 3FB

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