

PROPERTY INVESTMENT SCHEDULE



63 Orchard Street
Motherwell
ML1 3JE



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PROPERTY DETAILS

63 Orchard Street
Motherwell, ML1 3JE

**Offers Over
£69,999**

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 1 bedroom flat in the town of Motherwell.

Type of Home	Flat	Bedrooms	1
Tenure	Freehold	Bathrooms	2
Tenant	In Place	Reception	1
Current Rent	£420		
Potential Rent	£450		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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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

£420 PCM

Cash Purchase Investment / Current Return = 6.4 % Yield

Investment		Income	
House Purchase Price	£73,000	Annual Income	£5,040
SDLT	£4,380	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£78,380	Net Annual Income	£5,040

BTL Mortgage Investment / Current Return = 9.7% Yield

Investment		Income	
25% of Purchase Price	£18,250	Annual Income	£5,040
SDLT	£4,380	Less Mortgage Int	£2,738
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£23,630	Net Annual Income	£2,303

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



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RETURN AT POTENTIAL RENT £450 PCM

Cash Purchase Investment / Potential Return = 6.9% Yield

Investment		Income	
House Purchase Price	£73,000	Annual Income	£5,400
SDLT	£4,380	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£78,380	Net Annual Income	£5,400

BTL Mortgage Investment / Potential Return = 11.3% Yield

Investment		Income	
25% of Purchase Price	£18,250	Potential Annual Income	£5,400
SDLT	£4,380	Less Mortgage Int	£2,738
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£23,630	Net Annual Income	£2,663

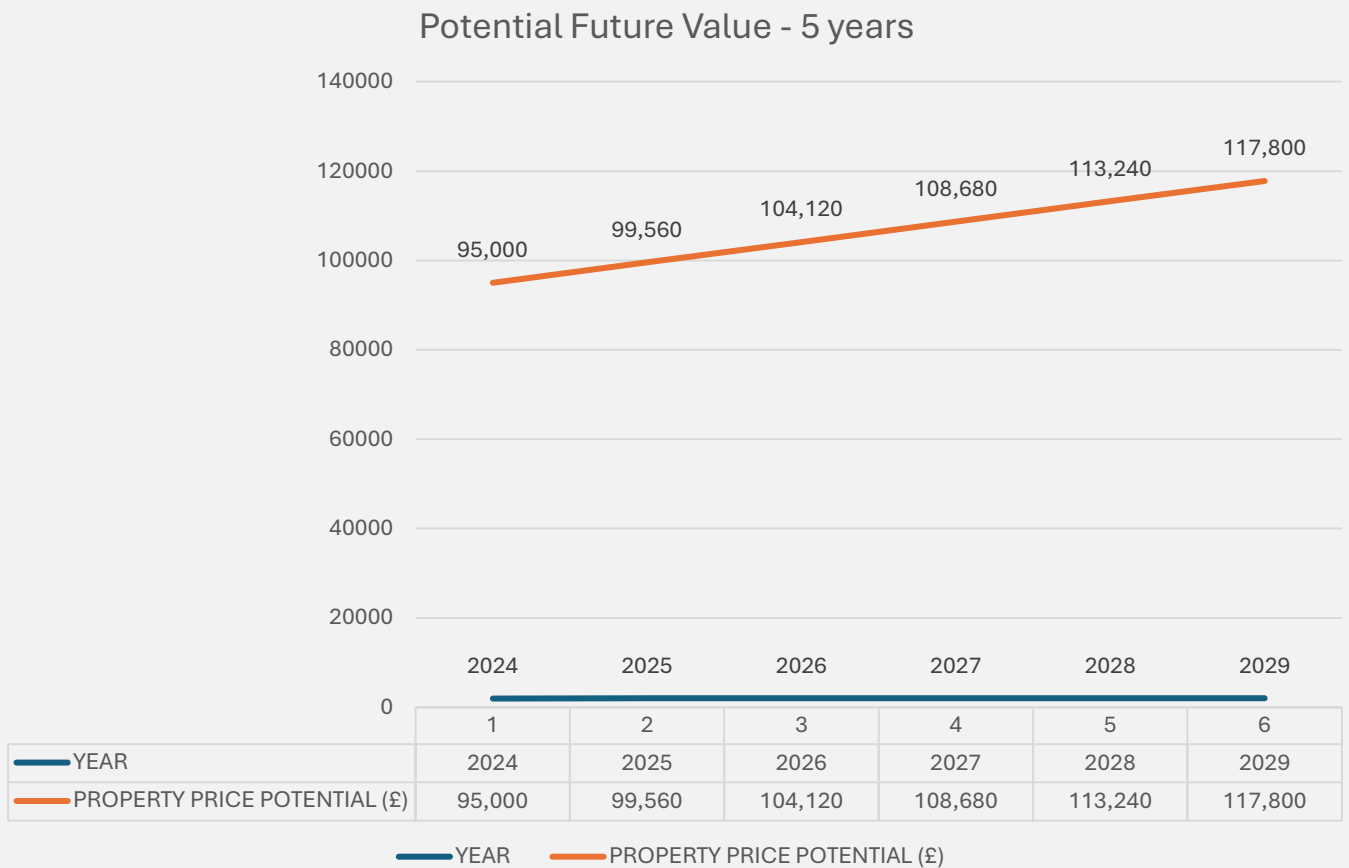
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the ML1 area have increased by 7% in the last 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 39%

Cash Investment	£78,380
5 Year Income	£25,200
Potential Increase in Value	£5,110
Total Potential Return	£30,310

BTL Mortgage Investment / Potential Total Return 70%

Cash Investment	£23,630
5 Year Net Income	£11,513
Potential Increase in Value	£5,110
Total Potential Return	£16,623



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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 41%

Cash Investment	£78,380
5 Year Income	£27,000
Potential Increase in Value	£5,110
Total Potential Return	£32,110

BTL Mortgage Investment / Potential Total Return 78%

Cash Investment	£26,630
5 Year Net Income	£13,313
Potential Increase in Value	£5,110
Total Potential Return	£18,423



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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



C

£57,500

36 West Hamilton Street, Motherwell ML1 1YD

Distance: 0.18 miles

Sale date: Dec 2020

Sale date:	Dec 2020	Jun 2016
Price:	£57,500	£35,500



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£87,000

129 North Orchard Street, Motherwell ML1 3JL

Distance: 0.26 miles

Sale date: Nov 2023

Sale date:	Nov 2023	May 2021	Aug 2018	Jul 2016
Price:	£87,000	£76,000	£68,000	£58,000
	Oct 2007			
	£92,995			



E

£92,000

181a Hamilton Road, Motherwell ML1 3DR

Distance: 0.35 miles

  Flat / Freehold Sale date: Jan 2024

Sale date:	Jan 2024	Apr 2010	Mar 2004
Price:	£92,000	£84,000	£57,000



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



£430 pcm (£99 pw)

Orchard Street, Motherwell ML1 **ARCHIVED**

Distance: 0.04 miles


 1  Flat


A lovely lower flat, 5 minute walk to Town Centre and train station. Reception hall, lounge, fitted modern kitchen with appls, double bedroom and bathroom. EPC D. Lr 179440/320/12580. Parking.



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