

# PROPERTY INVESTMENT SCHEDULE



4a Alexander Street  
Airdrie, ML6 0BA



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# PROPERTY DETAILS

4a Alexander Street  
Airdrie, ML6 0BA

**Offers Over  
£43,000**

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

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

<b>Type of Home</b>	Flat	<b>Bedrooms</b>	1
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	1
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£425		
<b>Potential Rent</b>	£450		
<b>Yield</b>	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

## £425 PCM

Cash Purchase Investment / Current Return = 10.5% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£45,000</b>	<b>Annual Income</b>	<b>£5,100</b>
SDLT	£2,700	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£48,700</b>	<b>Net Annual Income</b>	<b>£5,100</b>

BTL Mortgage Investment / Current Return = 22.83 % Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£11,250</b>	<b>Annual Income</b>	<b>£5,100</b>
SDLT	£2,700	Less Mortgage Int	£1,688
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£14,950</b>	<b>Net Annual Income</b>	<b>£3,413</b>

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



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# RETURN AT POTENTIAL RENT £450 PCM

Cash Purchase Investment / Potential Return = 11.1% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£45,000</b>	<b>Annual Income</b>	<b>£5,400</b>
SDLT	£2,700	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£48,700</b>	<b>Net Annual Income</b>	<b>£5,400</b>

BTL Mortgage Investment / Potential Return = 24.9% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£11,250</b>	<b>Potential Annual Income</b>	<b>£5,400</b>
SDLT	£2,700	Less Mortgage Int	£1,688
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£14,950</b>	<b>Net Annual Income</b>	<b>£3,713</b>

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



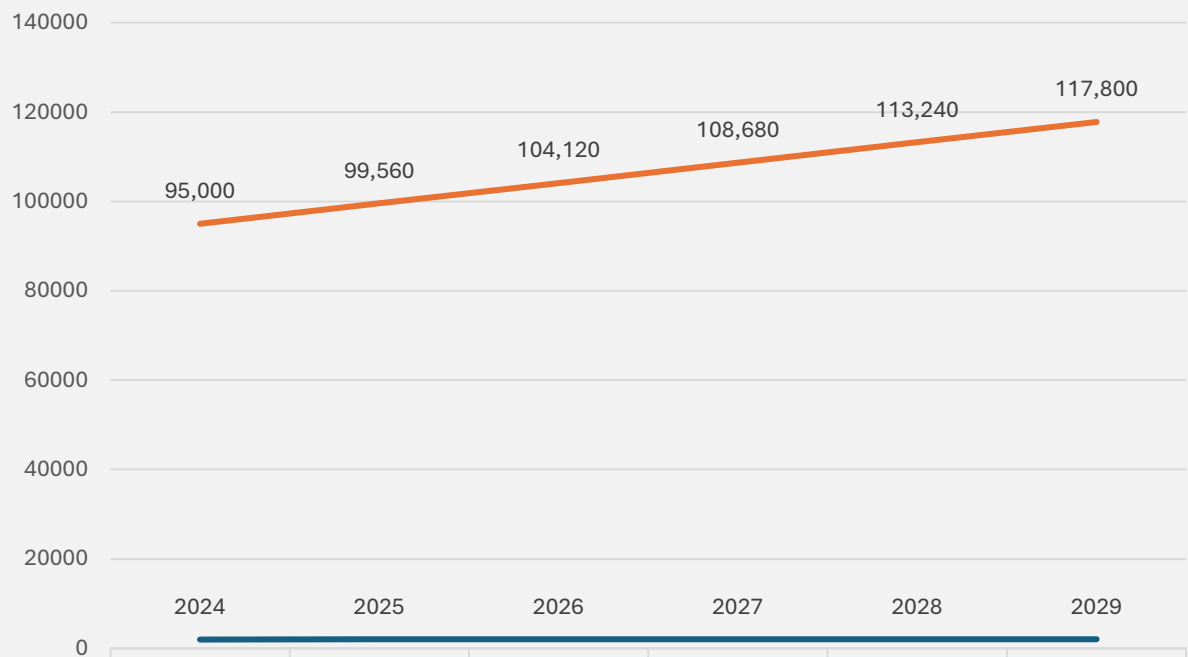
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# PROJECTED FUTURE VALUE

House prices in the area have increased by 9% in the last 5 years

Potential Future Value - 5 years



YEAR	1	2	3	4	5	6
2024	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	95,000	99,560	104,120	108,680	113,240	117,800

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 61%

<b>Cash Investment</b>	<b>£48,700</b>
5 Year Income	£25,500
Potential Increase in Value	£4,050
<b>Total Potential Return</b>	<b>£59,550</b>

BTL Mortgage Investment / Potential Total Return 141%

<b>Cash Investment</b>	<b>£14,950</b>
5 Year Net Income	£17,063
Potential Increase in Value	£4,050
<b>Total Potential Return</b>	<b>£21,113</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 64%

<b>Cash Investment</b>	<b>£48,700</b>
5 Year Income	£27,000
Potential Increase in Value	£4,050
<b>Total Potential Return</b>	<b>£31,050</b>

BTL Mortgage Investment / Potential Total Return 151%

<b>Cash Investment</b>	<b>£14,950</b>
5 Year Net Income	£18,563
Potential Increase in Value	£4,050
<b>Total Potential Return</b>	<b>£22,613</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



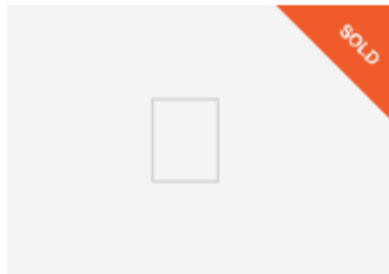
Property fully compliant (EICR / Gas Safety etc)



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# LOCAL SALES ACTIVITY

## Comparable sale properties



**A** **£39,995**  
4g Alexander Street, Airdrie ML6 0BA **Distance: 0.01 miles**  
Sale date: Feb 2020  
Sale date: Feb 2020  
Price: £39,995



**B** **£62,000**  
12a Alexander Street, Airdrie ML6 0BA **Distance: 0.01 miles**  
Sale date: Sep 2022  
Sale date: Sep 2022  
Price: £62,000



**C** **£69,000**  
10b Alexander Street, Airdrie ML6 0BA **Distance: 0.01 miles**  
Sale date: Mar 2022  
Sale date: Mar 2022  
Price: £69,000



**D** **£59,995**  
Alexander Street, Airdrie ML6 **ARCHIVED** **Distance: 0.01 miles**  
🛏️ 2 🏠 Flat / Freehold  
Located in the town of Airdrie lies this ground floor two-bedroom flat which boasts generous living accommodation over one level.  
Sale date: Apr 2007  
Price: £77,500



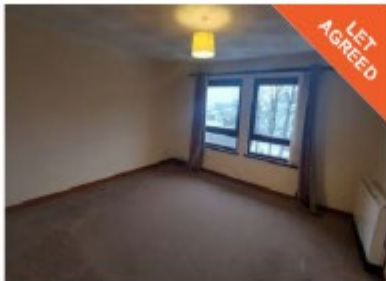
**E** **£39,500**  
4a Alexander Street, Airdrie ML6 0BA **Distance: 0.05 miles**  
Sale date: Oct 2021  
Sale date: Oct 2021    Mar 2006    Nov 2003  
Price: £39,500    £62,000    £42,500





# LOCAL LETTINGS ACTIVITY

## Comparable rental properties



**£495 pcm (£114 pw)**

Craig Street, Airdrie ML6 **ARCHIVED**

Distance: 0.07 miles

 2  Flat

A modern two bedroom apartment located in a quiet cul de sac close to Airdrie town centre



**£450 pcm (£104 pw)**

West Kirk Street, Airdrie, North Lanarkshire ML6

Distance: 0.08 miles

**ARCHIVED**

 3  Flat

Three bedroom ground first floor apartment offered to let in popular Whinhall, Airdrie. Property finished to a high standard throughout. Located nearby Airdrie town centre and train station. ...



**£450 pcm (£104 pw)**

West Kirk Street, Airdrie, North Lanarkshire ML6

Distance: 0.08 miles

**ARCHIVED**

 3  Flat

Three bedroom ground first floor apartment offered to let in popular Whinhall, Airdrie. Property finished to a high standard throughout. Located nearby Airdrie town centre and train station. ...



**£450 pcm (£104 pw)**

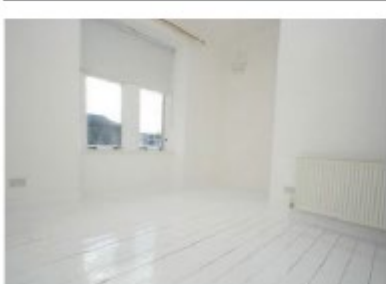
West Kirk Street, Airdrie, North Lanarkshire ML6

Distance: 0.08 miles

**ARCHIVED**

 2  Flat

Two bedroom ground floor flat offered to let in Whinhall, Airdrie. Located close by town centre & transport links.



**£425 pcm (£98 pw)**

Stirling Street, Airdrie ML6 **ARCHIVED**

Distance: 0.1 miles


 1  Flat

Conveniently located in the 'heart' of Airdrie Town Centre, close to all amenities, and in front of Airdrie public baths and town hall, with only a 2-minute walk from Airdrie railway station, with ...



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# Contact Information

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