

PROPERTY INVESTMENT SCHEDULE



104 Charles St.
Aberdeen, AB25 3TZ



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PROPERTY DETAILS

104 Charles St.
Aberdeen, AB25 3TZ

Offers in Excess of
£117,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 2-bedroom property in the heart of Aberdeen

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	2
Tenant	In Place	Reception	1
Current Rent	£795pcm		
Potential Rent	£850pcm		
Yield	See Pages 7-8		



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PROPERTY IMAGES



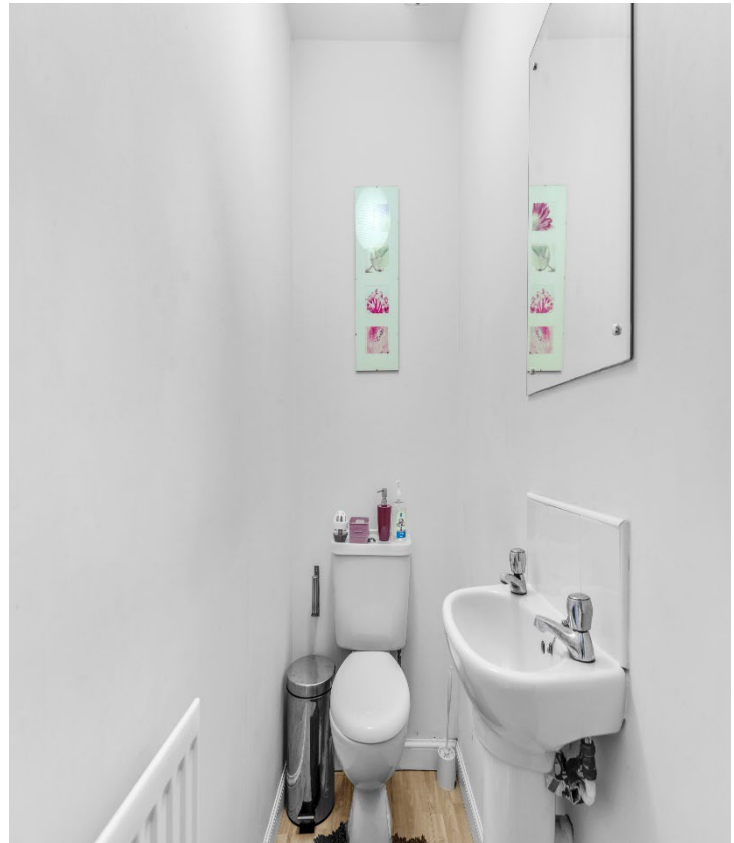
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PROPERTY IMAGES



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PROPERTY IMAGES



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Floorplan

104, Charles Street, Aberdeen, AB25 3TZ



Ground Floor



First Floor

All measurements are approximate and for display purposes only



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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

£795 PCM

Cash Purchase Investment / Current Return = 7.4% Yield

Investment		Income	
House Purchase Price	£120,000	Annual Income	£9,540
LBTT	£7,200	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£128,200	Net Annual Income	£9,540

BTL Mortgage Investment / Current Return = 13.2% Yield

Investment		Income	
25% of Purchase Price	£30,000	Annual Income	£9,540
LBTT	£7,200	Less Mortgage Int	£4,500
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£128,200	Net Annual Income	£5,040

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



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RETURN AT POTENTIAL RENT £850 PCM

Cash Purchase Investment / Potential Return = 8% Yield

Investment		Income	
House Purchase Price	£120,000	Annual Income	£10,200
LBTT	£7,200	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£128,200	Net Annual Income	£10,200

BTL Mortgage Investment / Potential Return = 14.92% Yield

Investment		Income	
25% of Purchase Price	£30,000	Potential Annual Income	£10,200
LBTT	£7,200	Less Mortgage Int	£4,500
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£38,200	Net Annual Income	£5,700

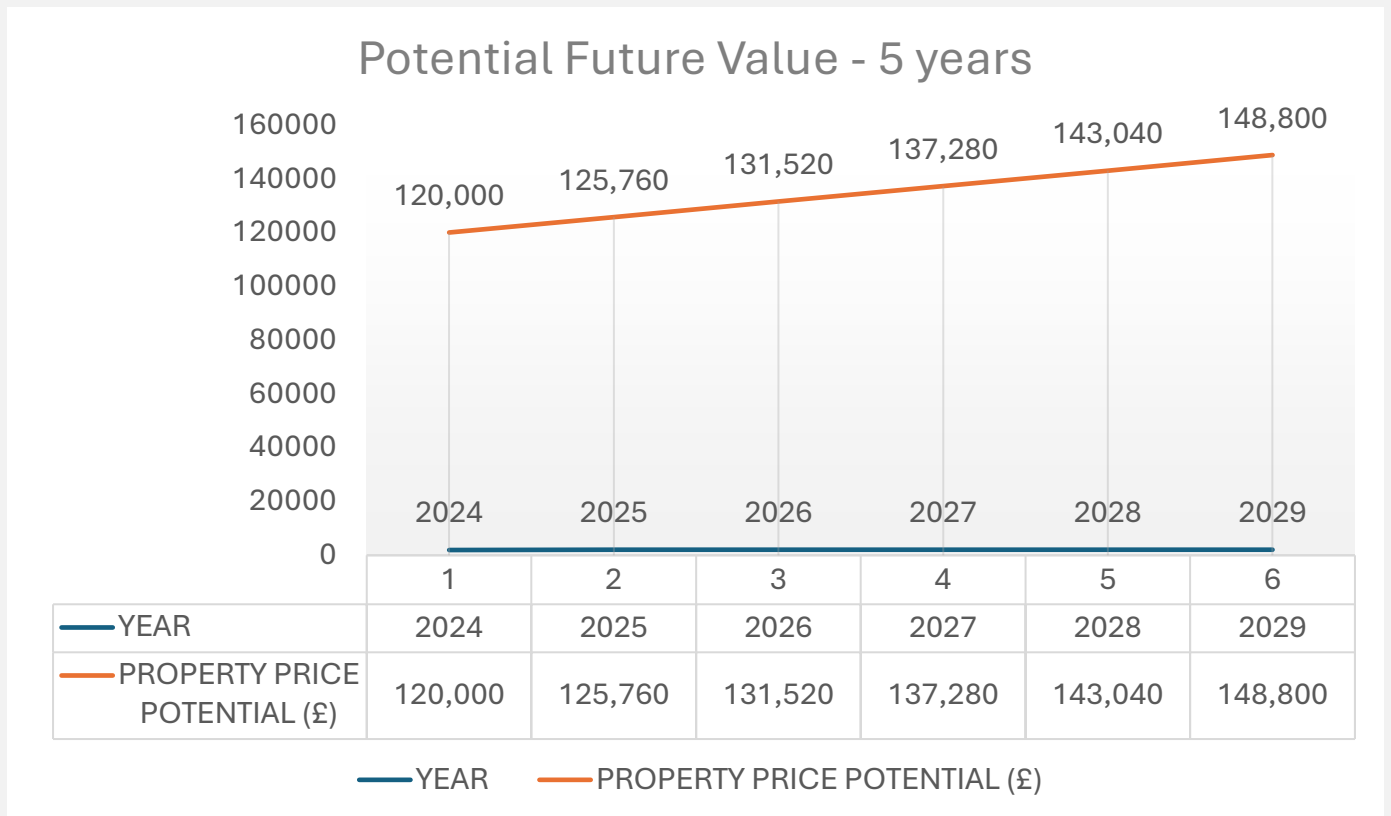
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the UK have increased by 24% 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 60%

Cash Investment	£128,200
5 Year Income	£47,700
Potential Increase in Value	£28,800
Total Potential Return	£76,500

BTL Mortgage Investment / Potential Total Return 141%

Cash Investment	£38,200
5 Year Net Income	£25,200
Potential Increase in Value	£28,800
Total Potential Return	£54,000



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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 62%

Cash Investment	£128,200
5 Year Income	£51,000
Potential Increase in Value	£28,800
Total Potential Return	£79,800

BTL Mortgage Investment / Potential Total Return 150%

Cash Investment	£38,200
5 Year Net Income	£28,500
Potential Increase in Value	£28,800
Total Potential Return	£57,300



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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 £122,500
132 Charles Street, Aberdeen AB25 3TZ

Sale date: Nov 2022

Sale date: Nov 2022
Price: £122,500



B £110,000
108 Charles Street, Aberdeen AB25 3TZ

Distance: 0.02 miles

2 Flat / Share of freehold Sale date: May 2022

Sale date:	May 2022	Mar 2018	Oct 2017	Jun 2013
Price:	£110,000	£129,995	£160,000	£158,000
	Dec 2002			
	£71,995			



C £125,000
120 Charles Street, Aberdeen AB25 3TZ

Distance: 0.02 miles

Sale date: Sep 2022

Sale date:	Sep 2022	Jan 2019	Apr 2010	Feb 2007
Price:	£125,000	£135,000	£163,000	£135,000



D £115,000
90 Charles Street, Aberdeen AB25 3TZ

Distance: 0.02 miles

2 Flat / Freehold Sale date: Aug 2022

Sale date:	Aug 2022	Jun 2003
Price:	£115,000	£89,995



E £118,000
106 Charles Street, Aberdeen AB25 3TZ

Distance: 0.02 miles

2 Maisonette / Freehold Sale date: Jan 2023

Sale date:	Jan 2023	Jun 2014	Jul 2011	Mar 2009
Price:	£118,000	£207,000	£149,000	£142,000



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



F **£850 pcm (£173 pw)**
St Stephens Court, Charles Street AB25

 2  Flat

Modern two bedroom second floor flat with private allocated parking.
310353/100/05401



G **£695 pcm (£160 pw)**
Charles Street, Second Floor AB25

 2  Flat

New on the market! Aberdeen Property Leasing offer For Let this bright and spacious 2 bedroom fully furnished top floor city centre apartment with allocated parking. This comfortable home forms ...



H **£750 pcm (£173 pw)**
Charles Street, City Centre, Aberdeen AB25

 2  Flat

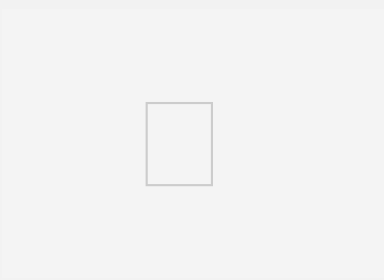
Modern and stylish 2 bedroom apartment with private parking close to Aberdeen City Centre





I **£650 pcm (£150 pw)**
Charles Street, Second Floor AB25

 2  Flat

Entry from end may 2022. Newly fitted dining kitchen and bathroom with shower!. Aberdeen Property Leasing offer For Let this bright and spacious 2 bedroom fully furnished top floor city centre ...



J **£795 pcm (£183 pw)**
104 Charles Street, Aberdeen AB25


 2  Flat


Spacious self contained 2 bedroomed apartment on 2 floors situated in a modern development within walking distance of Aberdeen City Centre. The property is available for lease on a furnished basis ...



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