

PROPERTY INVESTMENT SCHEDULE



Flat 2, 99 Quarry St
Hamilton
ML3 7AG



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PROPERTY DETAILS

Flat 2, 99 Quarry St
Hamilton
ML3 7AG

Offers Over
£79,500

*** Investment Property ***

We Sell Rented Property are delighted to bring to the market this delightful 2 Bedroom property in the heart of Hamilton town centre.

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



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PROPERTY IMAGES



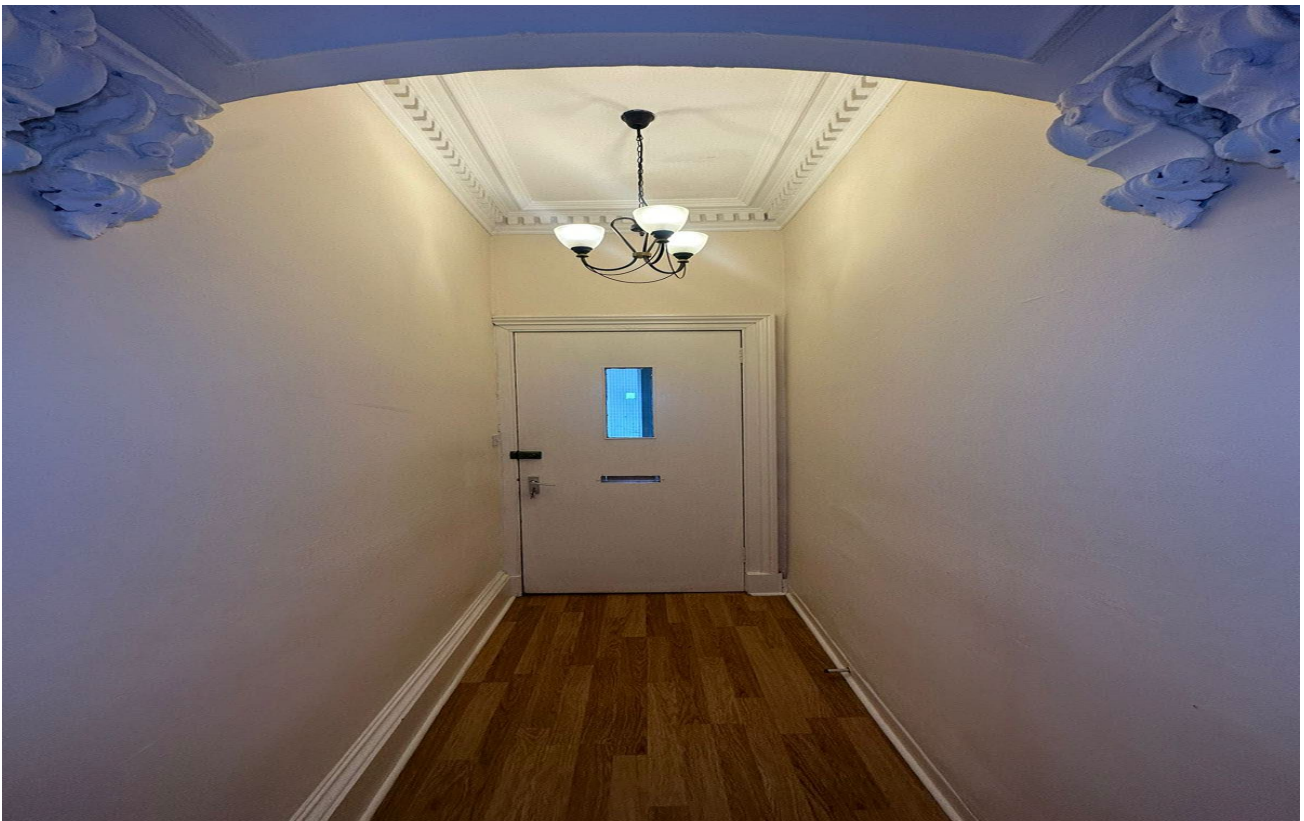
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PROPERTY IMAGES



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PROPERTY IMAGES



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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 = 10.9% Yield

Investment		Income	
House Purchase Price	£82,000	Annual Income	£9,540
LBTT	£4,920	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£87,920	Net Annual Income	£9,540

BTL Mortgage Investment / Current Return = 24.5% Yield

Investment		Income	
25% of Purchase Price	£20,500	Annual Income	£9,540
LBTT	£4,920	Less Mortgage Int	£3,075
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£26,420	Net Annual Income	£6,465

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



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RETURN AT POTENTIAL RENT

£850 PCM

Cash Purchase Investment / Potential Return = 11.6% Yield

Investment		Income	
House Purchase Price	£82,000	Annual Income	£10,200
LBTT	£4,920	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£87,920	Net Annual Income	£10,200

BTL Mortgage Investment / Potential Return = 27% Yield

Investment		Income	
25% of Purchase Price	£20,500	Potential Annual Income	£10,200
LBTT	£4,920	Less Mortgage Int	£3,075
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£26,420	Net Annual Income	£7,125

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

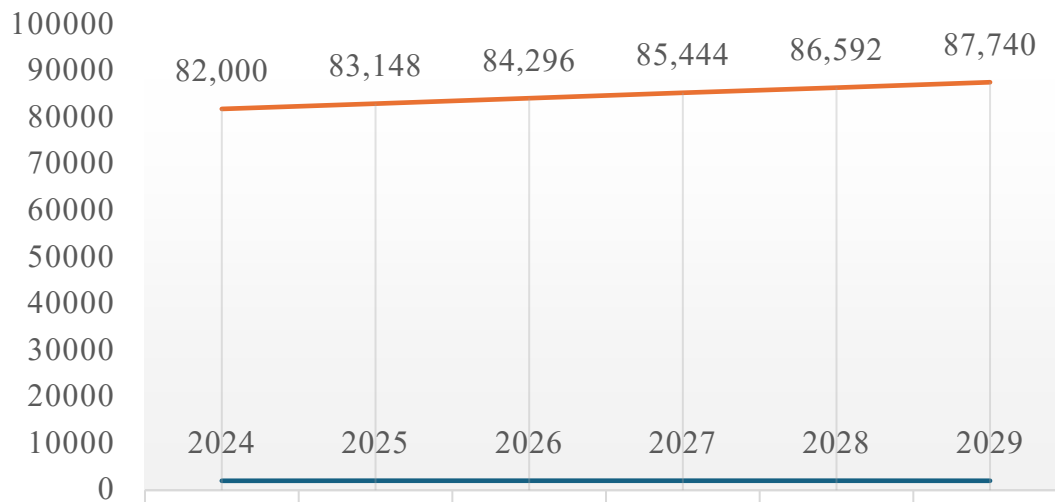


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PROJECTED FUTURE VALUE

House prices in the Hamilton area have increased by 7% 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 (£)	82,000	83,148	84,296	85,444	86,592	87,740

— 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 61%

Cash Investment	£87,920
5 Year Income	£47,700
Potential Increase in Value	£5,740
Total Potential Return	£53,440

BTL Mortgage Investment / Potential Total Return 144%

Cash Investment	£26,420
5 Year Net Income	£32,325
Potential Increase in Value	£5,740
Total Potential Return	£38,065



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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 65%

Cash Investment	£87,920
5 Year Income	£51,000
Potential Increase in Value	£5,740
Total Potential Return	£56,740

BTL Mortgage Investment / Potential Total Return 157%

Cash Investment	£26,420
5 Year Net Income	£35,625
Potential Increase in Value	£5,740
Total Potential Return	£41,365



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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



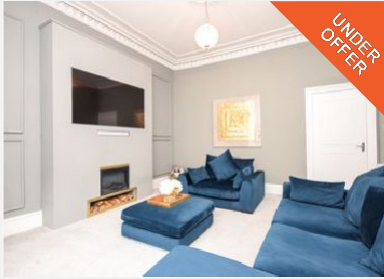
Property fully compliant (EICR / Gas Safety etc)



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LOCAL SALES ACTIVITY

Comparable sale properties



A

£109,995

Quarry Street, Hamilton ML3

ARCHIVED

Distance: 0.01 miles

2 Flat / Freehold

Located within the heart of Hamilton and surrounded by an excellent selection of bars, restaurants, and shops, lies this truly outstanding two-bedroom apartment. The property retains original ...



B

£72,000

Quarry Street, Hamilton ML3

ARCHIVED

Distance: 0.01 miles

2 Flat

Top Floor Flat Fantastic Location 2 Double Bedrooms High Ceilings Empire Property are delighted to present to the market market a traditional 2 bedroom upper flat set in the heart of Hamilton Town ...



C

£80,000

Flat 4, 20 John Street, Hamilton ML3 7EU

Distance: 0.14 miles

Flat / Leasehold Sale date: May 2024

Sale date:	May 2024	Nov 2022	May 2019	Jun 2014
Price:	£80,000	£70,000	£60,000	£66,000
	May 2004			
	£13,200			



D

£97,000

Flat 11, 89 Cadzow Street, Hamilton ML3 6DY

Distance: 0.18 miles

Flat / Leasehold Sale date: Jun 2024

Sale date:	Jun 2024
Price:	£97,000



E

£95,044

1 Common Green, Hamilton ML3 6BL

Distance: 0.19 miles

Sale date: May 2024

Sale date:	May 2024	Dec 2007	Sep 2004	Apr 2004
Price:	£95,044	£102,000	£84,100	£62,777



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



F **£850 pcm (£196 pw)**
Quarry Street, Hamilton ML3 **ARCHIVED**

2 **Flat**

Rentlocally is pleased to bring to the market this flat which offers a large open plan lounge/kitchen & dining room, 2 double bedrooms property with 2 bathrooms, great storage throughout & ...



G **£800 pcm (£185 pw)**
Castle Street, Hamilton, South Lanarkshire ML3 **Distance: 0.17 miles**
ARCHIVED

2 **Flat**

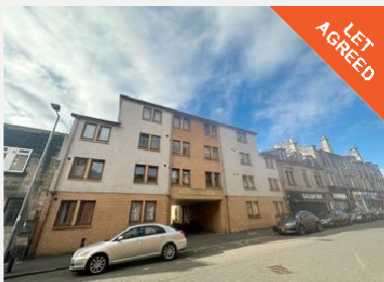
A modern two bedroom first floor unfurnished property located in the heart of Hamilton's town centre.



H **£1,000 pcm (£231 pw)**
Staneacre Park, Hamilton ML3 **Distance: 0.18 miles**
ARCHIVED

2 **Flat**

*** retirement complex***Rentlocally is delighted to bring to the market this seldom available retirement flat which will suit the young at heart over 65s and consists of 2 double bedrooms, a ...



I **£725 pcm (£167 pw)**
Quarry Street, Hamilton ML3 **Distance: 0.19 miles**
ARCHIVED

2 **Flat**

Very well presented and freshly painted modern two bedroom (ensuite) second floor flat in centre of Hamilton enjoying gas central heating, double glazing, security entry and private residents ...



J **£795 pcm (£183 pw)**
Woodside Walk, Hamilton ML3 **Distance: 0.24 miles**


2 **Flat**

This very well presented two bedroom (master ensuite) top floor flat in quiet development close to Hamilton town centre. Features include gas central heating, double glazing, security entry and ...



Contact Information

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