

PROPERTY INVESTMENT SCHEDULE



20/7 Ferry Gait
Crescent, EH4 4GR



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PROPERTY DETAILS

20/7 Ferry Gait
Crescent, EH4 4GR

Offers in Excess of
£159,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 2 Bedroom flat in Edinburgh.

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£850		
Potential Rent	£900		
Yield	See Pages 7-8		



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PROPERTY IMAGES



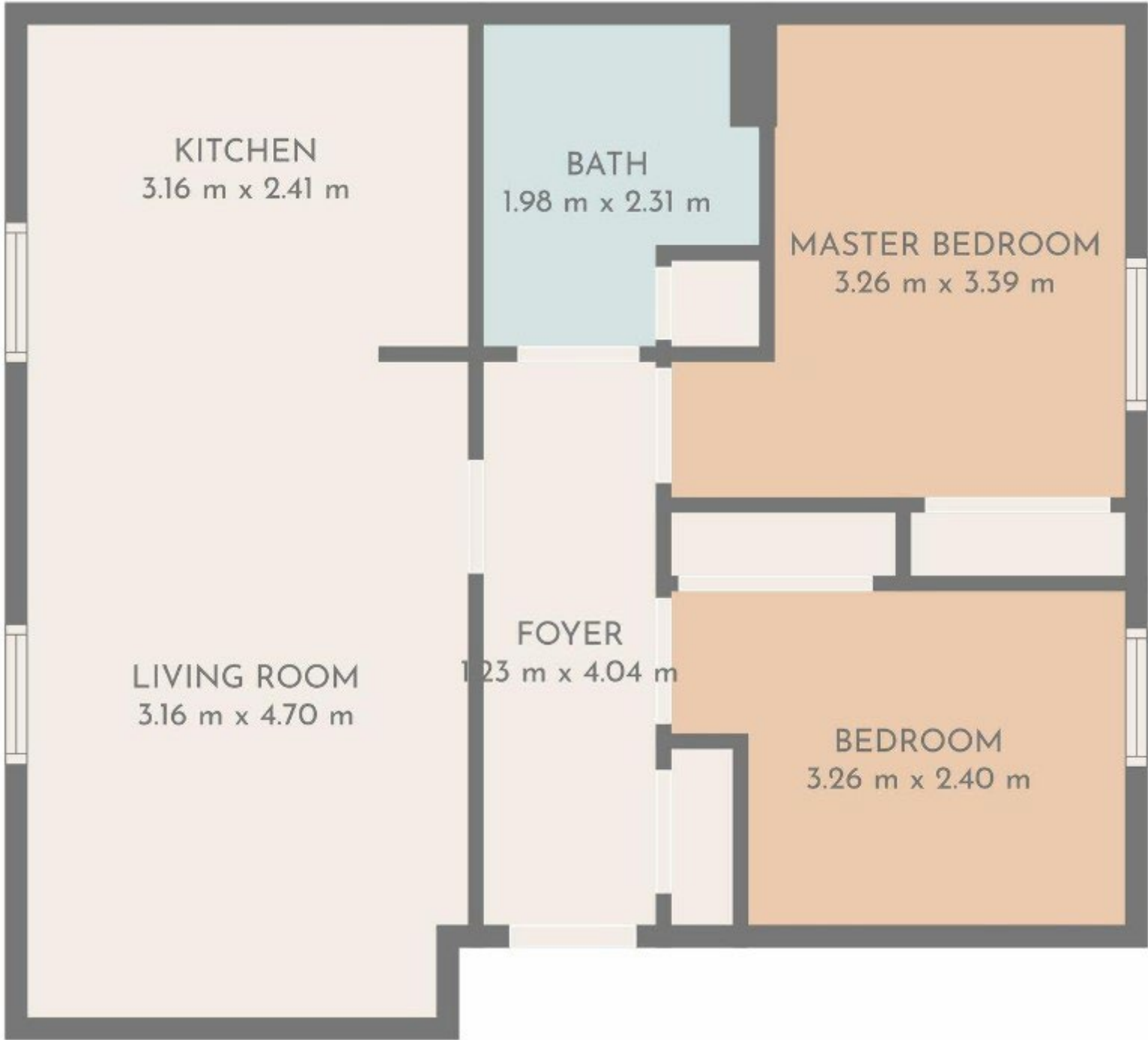
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PROPERTY IMAGES



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PROPERTY IMAGES



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

£850 PCM

Cash Purchase Investment / Current Return = 5.4% Yield

Investment		Income	
House Purchase Price	£160,000	Annual Income	£10,200
LBTT	£9,600	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£960
Total Investment	£170,600	Net Annual Income	£9240

BTL Mortgage Investment / Current Return = 6.4% Yield

Investment		Income	
25% of Purchase Price	£40,000	Annual Income	£10,200
LBTT	£9,600	Less Mortgage Int	£6,000
Legal Fees	£1,000	Factors Fees	£960
Total Investment	£50,600	Net Annual Income	£3,240

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



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RETURN AT POTENTIAL RENT £900 PCM

Cash Purchase Investment / Potential Return = 5.8% Yield

Investment		Income	
House Purchase Price	£160,000	Annual Income	£10,800
LBTT	£9,600	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£960
Total Investment	£170,600	Net Annual Income	£9,840

BTL Mortgage Investment / Potential Return = 7.6% Yield

Investment		Income	
25% of Purchase Price	£40,000	Potential Annual Income	£10,800
LBTT	£9,600	Less Mortgage Int	£6,000
Legal Fees	£1,000	Factors Fees	£960
Total Investment	£50,600	Net Annual Income	£3,840

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

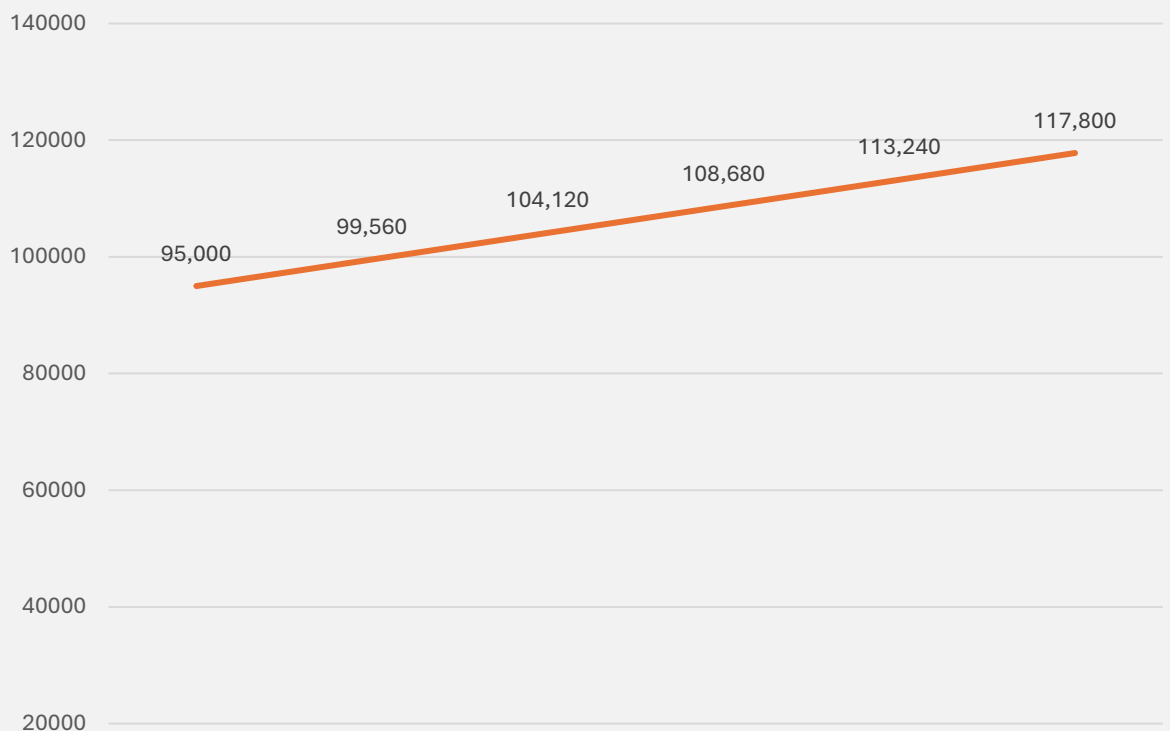


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PROJECTED FUTURE VALUE

House prices in the EH4 area have increased by 8% in the last 5 years

Potential Future Value - 5 years



	2024	2025	2026	2027	2028	2029
YEAR	1	2	3	4	5	6
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 35%

Cash Investment	£170,600
5 Year Income	£46,200
Potential Increase in Value	£12,800
Total Potential Return	£59,000

BTL Mortgage Investment / Potential Total Return 57%

Cash Investment	£50,600
5 Year Net Income	£16,200
Potential Increase in Value	£12,800
Total Potential Return	£29,000



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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 36%

Cash Investment	£170,600
5 Year Income	£49,200
Potential Increase in Value	£12,800
Total Potential Return	£62,000

BTL Mortgage Investment / Potential Total Return 63%

Cash Investment	£50,600
5 Year Net Income	£19,200
Potential Increase in Value	£12,800
Total Potential Return	£32,000



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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



£162,000

Ferry Gait Crescent, Silverknowes, Edinburgh EH4

ARCHIVED

2 Flat

Stunning two double bedroom unfurnished flat in the Davidsons Mains area in North Edinburgh.

Sale date: May 2020

Price: £146,656



£159,995

18/7 Ferry Gait Crescent, Silverknowes, Edinburgh EH4

2 Flat / Freehold

Presented in a true move-in condition with modern fixtures and fittings and neutral décor throughout, this two-bedroom, twobathroom third/top-floor flat forms part of an attractive, modern ...

Sale date: Aug 2008

Price: £172,995



£165,000

12/4 Ferry Gait Crescent, Silverknowes, Edinburgh EH4

ARCHIVED

2 Flat / Freehold

Situated in the popular location of Silverknowes minutes from Davidson's Mains, this is a bright apartment on the first floor of an established development. Well-presented it enjoys an ...

Sale date: Nov 2023

Price: £175,000



£172,114

12/5, Ferry Gait Crescent, Edinburgh EH4 4GR

Distance: 0.02 miles

Flat Sale date: Jun 2023

Sale date: Jun 2023 Jun 2009
Price: £172,114 £110,000



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LOCAL LETTINGS ACTIVITY

Comparable rental properties



I £980 pcm (£226 pw)
Ferry Gait Crescent, Silverknowes, Edinburgh EH4 **ARCHIVED**

 2  Flat

This beautifully presented top-floor flat forms part of an established residential area that is popular with professional couples



J £1,095 pcm (£253 pw)
Ferry Gait Crescent, Edinburgh EH4 **ARCHIVED**

 2  Flat

We are delighted to offer to the market this lovely modern, 2 bedroom flat located in a quiet residential area close to Silverknowes.



K £1,325 pcm (£306 pw)
Ferry Gait Crescent, Edinburgh, Midlothian EH4 **ARCHIVED**


 2  Flat

Deposit - £500 Great, 2-bed ground floor flat with open plan living, available now. Furnished.



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