

# PROPERTY INVESTMENT SCHEDULE



32 Bogie St.  
Huntly  
AB54 8HE

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# PROPERTY DETAILS

32 Bogie St.  
Huntly  
AB54 8HE

Offers in Excess of  
**£112,500**

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

We Sell Rented Property are delighted to bring to the market this delightful 2 Bedroom terraced house in Huntly, Aberdeenshire.

<b>Type of Home</b>	Terraced	<b>Bedrooms</b>	2
<b>Tenure</b>	Freehold	<b>Bathrooms</b>	1
<b>Tenant</b>	In Place	<b>Reception</b>	1
<b>Current Rent</b>	£625pcm		
<b>Potential Rent</b>	£725pcm		
<b>Yield</b>	See Pages 7-8		



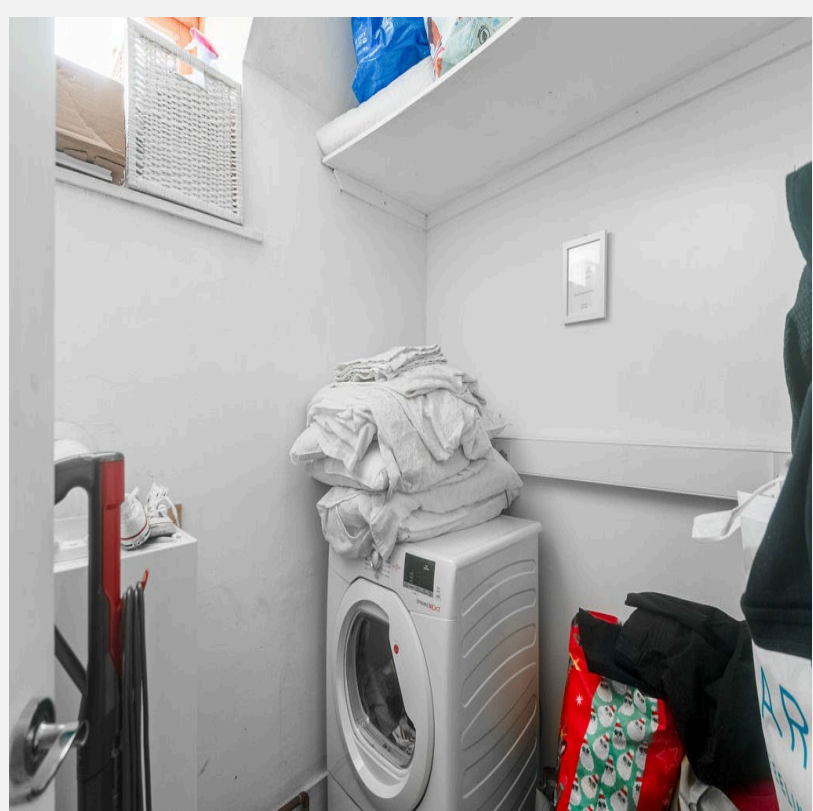
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# PROPERTY IMAGES



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# PROPERTY IMAGES

32, Bogie Street, Huntly, AB54 8HE



Ground Floor



First Floor

All measurements are approximate and for display purposes only



# 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

## £625 PCM

Cash Purchase Investment / Current Return = 6.1% Yield

Investment		Income	
<b>House Purchase Price</b>	<b>£115,000</b>	<b>Annual Income</b>	<b>£7,500</b>
LBTT	£6,900	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£122,900</b>	<b>Net Annual Income</b>	<b>£7,500</b>

BTL Mortgage Investment / Current Return = 8.7% Yield

Investment		Income	
<b>25% of Purchase Price</b>	<b>£28,750</b>	<b>Annual Income</b>	<b>£7,500</b>
LBTT	£6,900	Less Mortgage Int	£4,313
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£36,650</b>	<b>Net Annual Income</b>	<b>£3,188</b>

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



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# RETURN AT POTENTIAL RENT £725 PCM

Cash Purchase Investment / **Potential Return = 7.1% Yield**

Investment		Income	
<b>House Purchase Price</b>	<b>£115,000</b>	<b>Annual Income</b>	<b>£8,700</b>
LBTT	£6,900	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£122,900</b>	<b>Net Annual Income</b>	<b>£8,700</b>

BTL Mortgage Investment / **Potential Return = 11.97% Yield**

Investment		Income	
<b>25% of Purchase Price</b>	<b>£28,750</b>	<b>Potential Annual Income</b>	<b>£8,700</b>
LBTT	£6,900	Less Mortgage Int	£4,313
Legal Fees	£1,000	Factors Fees	£0
<b>Total Investment</b>	<b>£36,650</b>	<b>Net Annual Income</b>	<b>£4,388</b>

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

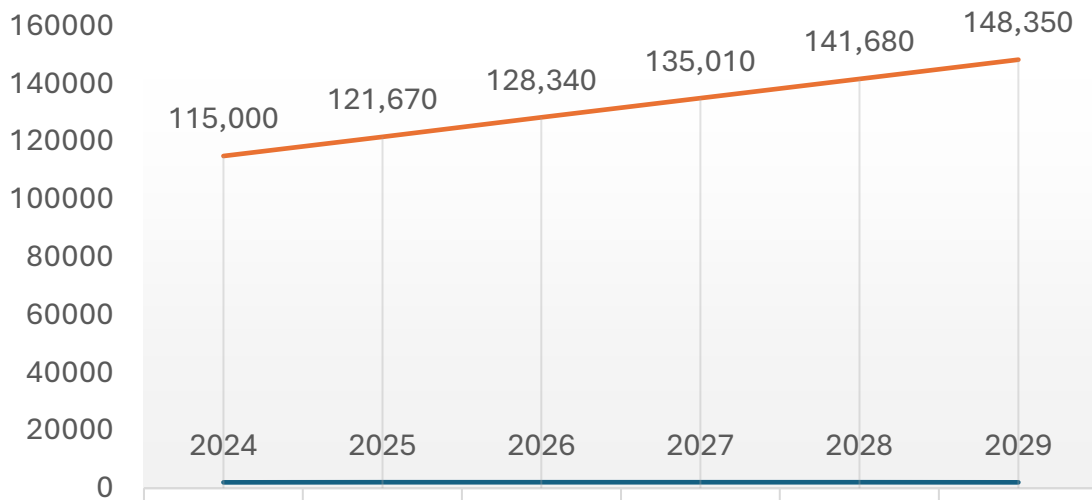


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# PROJECTED FUTURE VALUE

House prices in Bogie St. have increased by 29% 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 (£)	115,000	121,670	128,340	135,010	141,680	148,350

— 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 58%

<b>Cash Investment</b>	<b>£122,900</b>
5 Year Income	£37,500
Potential Increase in Value	£33,350
<b>Total Potential Return</b>	<b>£70,850</b>

BTL Mortgage Investment / Potential Total Return 134%

<b>Cash Investment</b>	<b>£36,650</b>
5 Year Net Income	£21,938
Potential Increase in Value	£33,350
<b>Total Potential Return</b>	<b>£55,288</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 63%

<b>Cash Investment</b>	<b>£122,900</b>
5 Year Income	£43,500
Potential Increase in Value	£33,350
<b>Total Potential Return</b>	<b>£76,850</b>

BTL Mortgage Investment / Potential Total Return 151%

<b>Cash Investment</b>	<b>£36,650</b>
5 Year Net Income	£21,938
Potential Increase in Value	£33,350
<b>Total Potential Return</b>	<b>£55,288</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** **£145,000**  
Bogie Street, Huntly AB54 **ARCHIVED**

**3** **Semi-detached house / Freehold**

This super end terrace property offers spacious living over two floors. The lounge leads to the sun room which overlooks the lovely rear garden. The kitchen is particularly spacious and fitted ...

**Sale date:** Sep 2021 Mar 2003  
**Price:** £152,000 £75,000



**B** **£129,995**  
37 Bogie Street, Huntly AB54 8HE **Distance:** 0.02 miles

**2** **Cottage** **Sale date:** Feb 2020

**Sale date:** Feb 2020 Jul 2014 Aug 2010 Jun 2005  
**Price:** £129,995 £150,000 £115,000 £81,000



**I** **£130,000**  
Stewart Lane, Huntly AB54 **ARCHIVED** **Distance:** 0.12 miles

**2** **Semi-detached house / Freehold**

We are delighted to offer for sale this two-bedroomed semi-detached house within the popular town of Huntly. The town is well serviced by a range of amenities and is situated within easy commuting ...



**J** **£90,000**  
No. 2 Stewart Lane, Huntly AB54 **ARCHIVED** **Distance:** 0.12 miles

**2** **End terrace house / Freehold**

Immaculately Presented End-Terraced Dwellinghouse in Central Location

**Sale date:** Oct 2014  
**Price:** £81,500



**K** **£138,000**  
George Street, Huntly AB54 **ARCHIVED** **Distance:** 0.38 miles

**2** **Semi-detached house / Freehold**

Spacious Semi-Detached Cottage



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# LOCAL LETTINGS ACTIVITY

## Comparable rental properties

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**£625 pcm (£144 pw)**

Bogie Street, Town Centre, Huntly AB54

**ARCHIVED**

 2  **Terraced house**

2 bedroom house located in Huntly within walking distance to the train station.

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**£700 pcm (£144 pw)**

Bogie Street, Town Centre, Huntly AB54

**ARCHIVED**


 2  **Terraced house**


2 bedroom house located in Huntly within walking distance to the train station.



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# Contact Information

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