## PROPERTY INVESTMENT SCHEDULE



14 Tulloch Place, Perth



## **PROPERTY DETAILS**

## 14 Tulloch Place, Perth

Offers Over £79,500

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

We Sell Rented Property are delighted to bring to the market this delightful 2 bedroom flat in the picturesque town of Perth.

**Type of Home** Flat Bedrooms

**Tenure** Freehold **Bathrooms** 

**Tenant** In Place **Reception** 1

**Current Rent** £540

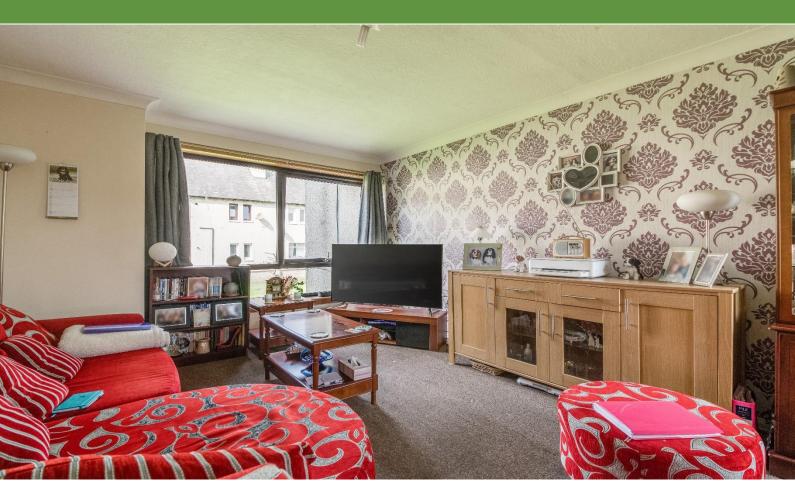
Potential Rent £600

Yield See Pages 7-8



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# PROPERTY IMAGES





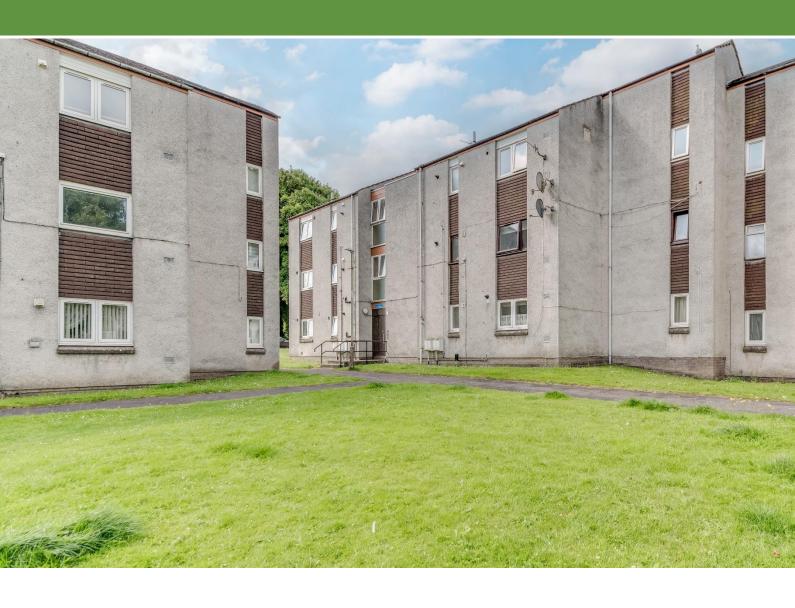
## **PROPERTY IMAGES**







## 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** — <u>Current annual rent returns</u> for a cash purchase & for 75% LTV purchase.

**Page 8** - <u>Potential annual rent returns</u> 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



# **RETURN AT CURRENT RENT** £540 PCM

## Cash Purchase Investment / Current Return = 7.1% **Yield**

Investment		Income	
House Purchase Price	£85,000	Annual Income	£6,480
LBTT	£5,100	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£91,100	Net Annual Income	£6,480

BTL Mortgage Investment / Current Return =12.04% Yield

Investment		Income	
25% of Purchase Price	£21,250	Annual Income	£6,480
LBTT	£5,100	Less Mortgage Int	£3,188
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£27,350	Net Annual Income	£3,293

<sup>\*</sup> Assumed 25% deposit & BTL interest rate of 5%



# **RETURN AT POTENTIAL RENT** £600 PCM

## Cash Purchase Investment / Potential Return = 7.9% Yield

### Investment

## **House Purchase** £85,000 **Price LBTT** £5,100 Legal Fees £1,000 Total Investment £91,100

### Income

Annual Income	£7,200
Less Mortgage Int	92
Factors Fees	92
Net Annual Income	£7,200

BTL Mortgage Investment / Potential Return = 14.7% Yield

### Investment

25% of Purchase Price	£21,250
LBTT	£5,100
Legal Fees	£1,000
Total Investment	£27,350

#### Income

Potential Annual Income	£7,200
Less Mortgage Int	£3,188
Factors Fees	92
Net Annual Income	£4,013

<sup>\*</sup> Assumed 25% deposit & BTL interest rate of 5%



## PROJECTED FUTURE VALUE

House prices in the PH1 area have increased by 4% in the last 5 years



Based on last 5 years performance



# TOTAL POTENTIAL RETURN OVER 5 YEARS

## **BASED ON CURRENT RENT**

## **5 Year Total Potential Return**

Cash Purchase Investment / Potential Total Return 39%

Cash Investment	£91,100
5 Year Income	£32,400
Potential Increase in Value	£3,400
Total Potential Return	£35,800

BTL Mortgage Investment / Potential Total Return 73%

Cash Investment	£27,350
5 Year Net Income	£16,463
Potential Increase in Value	£3,400
Total Potential Return	£19,863

# TOTAL POTENTIAL RETURN OVER 5 YEARS

## **BASED ON POTENTIAL RENT**

## **5 Year Total Potential Return**

Cash Purchase Investment / Potential Total Return 43 %

Cash Investment	£91,100
5 Year Income	£36,000
Potential Increase in Value	£3,400
Total Potential Return	£39,400

BTL Mortgage Investment / Potential Total Return 86%

Cash Investment	£27,350
5 Year Net Income	£20,063
Potential Increase in Value	£3,400
Total Potential Return	£23,463



## **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)



## LOCAL SALES ACTIVITY





### £79,950

Tulloch Terrace, Perth PH I ARCHIVED

Distance: 0.03 miles





Simple Approach are excited to welcome this bright, spacious and beautifully presented two bedroom flat to the residential market. Set in the heart of Tulloch this property is ideally placed to ...

Sale date: Feb 2020 Nov 2004 Price: £80,000 £45,000





### £83,000

Tulloch Terrace, Perth PHI

ARCHIVED

Distance: 0.03 miles



Simple Approach are excited to welcome this bright, spacious and well presented two bedroom flat to the residential market. Set in the heart of Tulloch this property is ideally placed to take ...

Sale date: Sep 2023 Mar 2012 Nov 2011 Dec 2005 £85,000 £65,000 Price: £67,500 £85,000 Nov 2002





### £90,000

£37,500

Tulloch Terrace, Perth PHI ARCHIVED

Distance: 0.04 miles

Distance: 0.04 miles

1 A Flat

Next Home are delighted to bring to the market this 2 well-presented two bedroom top floor apartment to the residential sales market. Next Home are delighted to bring to the market ...

Sale date: Nov 2021 Oct 2006 Aug 2003 Price: £90.000 £62,000 £18,000





## £85,000

132 Tulloch Terrace, Perth PHI 2PP

Sale date: Sep 2023

Sep 2023 Mar 2012 Nov 2011 Dec 2005 Price: £85,000 £67,500 £85,000 £65,000

Nov 2002 £37,500





## LOCAL LETTINGS ACTIVITY

## Comparable rental properties





### £575 pcm (£133 pw)

Tulloch Square, Perth PHI ARCHIVED

Distance: 0.06 miles

1 1 A Flat

2 Bed Flat located in the popular area of Tulloch on the outskirts of Perth City Centre. This property is also ideally positioned for access to sse and Inveralmond Roundabout where there are easy ...





### £550 pcm (£127 pw)

Tulloch Square, Perth PHI ARCHIVED

Distance: 0.06 miles

2 Bed Flat located in the popular area of Tulloch on the outskirts of Perth City Centre. This property is also ideally positioned for access to sse and Inveralmond Roundabout where there are easy ...





### £575 pcm (£133 pw)

Tulloch Square, Perth PHI ARCHIVED

Distance: 0.06 miles

| 2 # Flat

2 Bed Flat located in the popular area of Tulloch on the outskirts of Perth City Centre. This property is also ideally positioned for access to sse and Inveralmond Roundabout where there are easy ...





### £550 pcm (£127 pw)

Tulloch Terrace, Perth PHI ARCHIVED

Distance: 0.08 miles

| 2 # Flat

2 Bed 1st floor maisonette flat located in the popular Tulloch area of Perth. This immaculately presented property is ideally located for easy access to Perth city centre with good bus links. The ...



## **Contact Information**

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## **Head Office**

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