PROPERTY INVESTMENT SCHEDULE



78a Tay Street, Perth



PROPERTY DETAILS

78a Tay Street, Perth

Offers Over

£74,999

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 1 bedroom property in Perth City Centre.

Type of Home Flat **Bedrooms**

Tenure Freehold **Bathrooms**

Tenant In Place Reception

Current Rent £500

Potential Rent £540

Yield See Pages 7-8



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 £500 PCM

Cash Purchase Investment / Current Return = 6.1 % **Yield**

Investment		Income	
House Purchase Price	£80,000	Annual Income	£6,000
LBTT	£4,800	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£780
Total Investment	£85,800	Net Annual Income	£5,220

BTL Mortgage Investment / Current Return = 8.6% Yield

Investment		Income	
25% of Purchase Price	£20,000	Annual Income	£6,000
LBTT	£4,800	Less Mortgage Int	£3,000
Legal Fees	£1,000	Factors Fees	£780
Total Investment	£25,800	Net Annual Income	£2,220

^{*} Assumed 25% deposit & BTL interest rate of 5%



RETURN AT POTENTIAL RENT EXXX PCM

Cash Purchase Investment / Potential Return = 6.6% Yield

Investment

House Purchase 280,000 **Price LBTT** £4,800 Legal Fees £1,000 Total Investment £85,800

Income

Annual Income	£6,480
Less Mortgage Int	92
Factors Fees	£780
Net Annual Income	£

BTL Mortgage Investment / Potential Return = 10.47% Yield

Investment

25% of Purchase Price	£20,000
LBTT	£4,800
Legal Fees	£1,000
Total Investment	£25,800

Income

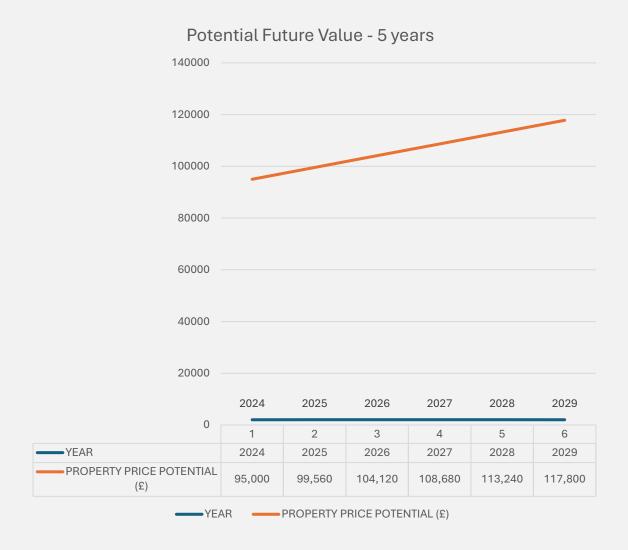
Potential Annual Income	£6,480
Less Mortgage Int	£3,000
Factors Fees	£780
Net Annual Income	£2,700

^{*} Assumed 25% deposit & BTL interest rate of 5%



PROJECTED FUTURE VALUE

House prices in the PH2 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 34%

Cash Investment	£85,800
5 Year Income	£26,100
Potential Increase in Value	£3,200
Total Potential Return	£29,300

BTL Mortgage Investment / Potential Total Return 55%

Cash Investment	£25,800
5 Year Net Income	£11,100
Potential Increase in Value	£3,200
Total Potential Return	£14,300



TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON POTENTIAL RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 37%

Cash Investment	£85,800
5 Year Income	£28,500
Potential Increase in Value	£3,200
Total Potential Return	£31,700

BTL Mortgage Investment / Potential Total Return 65%

Cash Investment	£25,800
5 Year Net Income	£13,500
Potential Increase in Value	£3,200
Total Potential Return	£16,700



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

Comparable sale properties





Flat 2, 42a Princes Street, Perth PH2 8LJ

Distance: 0.09 miles

Flat / Freehold

Sale date: Aug 2021

Aug 2021 £110,000 Jul 2009 £99,000





£157,500

83 Princes Street, Perth PH2 8LH

Distance: 0.1 miles

Flat Sale date: Mar 2022

Sale date: Price:

Mar 2022 £157,500 Oct 2013 £85,000





£115,500

Princes Street, Perth PH2

Distance: 0.15 miles



Premier Properties are pleased to welcome this immaculately presented 2 bed, first floor flat to the market. The property is ideally located to access all local facilities such as shops, bars, ...

Sale date:

Aug 2021

Jul 2009

Price:

£110.000

£99,000





£169,950

Tay Street, Perth PHI

Distance: 0.17 miles

Flat / Freehold

Simple Approach are pleased to welcome this well presented flat on Tay Street to the residential sales market. Set within one of Perth's most sought after location, this lovely property could not ...



LOCAL LETTINGS ACTIVITY

Comparable rental properties





£945 pcm (£218 pw)

Tay Street, Perth, Perthshire PH2 ARCHIVED





A striking blend of traditional architecture and contemporary detail and finishes, this first floor 2 Bedroom luxury apartment is positioned within one of Perth's most sought after designated ...



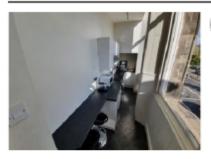


£1,045 pcm (£241 pw)

Tay Street, Perth, Perthshire PH2 ARCHIVED



Furnished/ Available November - A striking blend of traditional architecture and contemporary detail and finishes, this first floor 2 Bedroom luxury apartment is positioned within one of Perth's ...





£795 pcm (£183 pw)

Tay Street, Perth PH2 ARCHIVED

Distance: 0.08 miles



A&S Properties are delighted to present this executive two bedroom fully furnished flat housed in a building dating back to the 19th century. Situated in a most sought-after location overlooking ...





£700 pcm (£162 pw)

South Inch Court, Perth, Perthshire PH2 ARCHIVED

Distance: 0.15 miles

First floor flat located on the edge of the city centre and next to the South Inch parklands. This a 10 minute walk from the city centre and ideally located for the bus and rail station, the ...



Contact Information

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