

PROPERTY INVESTMENT SCHEDULE



2/4 - 198 Main Street,
Cambuslang, G72



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PROPERTY DETAILS

198 Main St,
Cambuslang

Offers Over
£77,500

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this delightful 2 bedroom property in Cambuslang.

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£650		
Potential Rent	£675		
Yield	See Pages 7-8		



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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

£650 PCM

Cash Purchase Investment / Current Return = 8.5 % Yield

Investment		Income	
House Purchase Price	£80,000	Annual Income	£7,800
LBTT	£6,400	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£362
Total Investment	£87,400	Net Annual Income	£7,438

BTL Mortgage Investment / Current Return = 16.2% Yield

Investment		Income	
25% of Purchase Price	£20,000	Annual Income	£7,800
LBTT	£6,400	Less Mortgage Int	£3,000
Legal Fees	£1,000	Factors Fees	£362
Total Investment	£27,400	Net Annual Income	£4,438

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



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RETURN AT POTENTIAL RENT £675 PCM

Cash Purchase Investment / Potential Return = 8.9% Yield

Investment		Income	
House Purchase Price	£80,000	Annual Income	£8,100
LBTT	£6,400	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£362
Total Investment	£87,400	Net Annual Income	£7,738

BTL Mortgage Investment / Potential Return = 17.29% Yield

Investment		Income	
25% of Purchase Price	£20,000	Potential Annual Income	£8,100
LBTT	£6,400	Less Mortgage Int	£3,000
Legal Fees	£1,000	Factors Fees	£362
Total Investment	£27,400	Net Annual Income	£4,738

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



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PROJECTED FUTURE VALUE

House prices in the G72 area have increased by 9% in the last 5 years



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 50%

Cash Investment	£85,920
5 Year Income	£37,190
Potential Increase in Value	£5,600
Total Potential Return	£42,790

BTL Mortgage Investment / Potential Total Return 107%

Cash Investment	£25,920
5 Year Net Income	£22,190
Potential Increase in Value	£5,600
Total Potential Return	£27,790



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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 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



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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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