SMART

SALES & INVESTMENTS

— THE INVESTORS ESTATE AGENT —

2b Warwickhill Road, Kilmarnock, Ayrshire, KA1 2LT

Opportunity Description



This is a 3-bed maisonette in Kilmarnock, secured at £65,000, from a £70,000 home report.

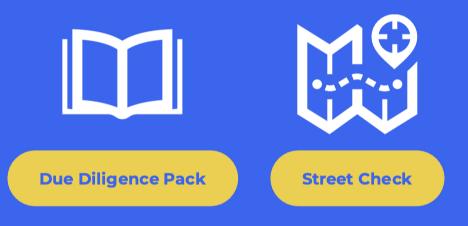
After a minimal £5,500 renovation, the property will should be worth £75,000 - £80,000. With an anticipated rented £695 rent, the property should provide a £324 refinanced cashflow or £360 a month if held.

EPC	Construction Type	Tenanted	Size	Heating Type
C	Standard Construction	No	90 sq. ft.	Gas



BTL Refinancing





Please **click** on the relevant box to view.

BRRR Buy-to-Let









Home Report: £70,000.00

Agreed Purchase Price: £65,000.00

Estimated End Value: £75,000.00

Deposit (25%)	£16,250.00
Stamp Duty	£3,900.00
Legal Fees	£1,000.00
Estimated Refurb	£5,500.00
Buyers Premium (incl. VAT)	£3,600.00
Total Acquisition Costs (Finance) includes 6 months mortgage	£31,630.84
Total Acquisition Cost (Cash)	£79,000.00



Refurb Estimate

To achieve the end value of £75,000.00, Smart Home Improvements recommend considering the following:

- •Replace Wetwall
- Paint Throughout
- Carpets
- •Rubbish Removal

Compliance

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These costs are to be used as a guide only.

Click for Sale Comparables

Buy-to-Let Purchase Details









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Click for Sale Comparables



Want to learn more about the buy, renovate, rent, refinance (BRRR) investment strategy? Click here to get our free guide!

Monthly Running Cost		
Management Fee (10%)	£69.50	
Insurance	£30.00	
Factor Fees	£15.00	
Mortgage	£265.55	

Returns		
Net Monthly Refinanced Cashflow (Profit)	£324.95	
Net Annual Profit	£3,899.40	
Money Left in After Refinance	£22,750.00	
Money Pulled Out Upon Refinance	£7,500.00	
Months Before All Money Out	70	
Return On Investment	17.14%	



Rent: £695.00

This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of **75.00%**, Please contact a mortgage broker to find rates appropriate to your circumstances.



Current Buy-to-Let Returns

Want to learn more about the BTL investment strategy? Click here to get our free guide!

Cash Purchase		
Net Monthly Cashflow (Profit)	£590.50	
Gross Yield	10.90%	
Net Yield	10.90%	
Return on Capital Employed	23.42%	
Net Annual Income	£7,086.00	

Rent : £695

Monthly Running Cost		
Management Fee (10%)	£69.50	
Insurance	£30.00	
Factor Fee	£15.00	

Finance Purchase		
Net Monthly Cashflow (Profit)	£360.36	
Gross Yield	12.83%	
Net Yield	6.65%	
Return on Capital Employed	14.30%	
Net Annual Income	£4,324.32	

Rent can be increased to This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of £695.00 with an increase of +12%

75.00%, Please contact a mortgage broker to find rates appropriate to your circumstances.

guidelines



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Should you wish to proceed further, please contact a member of the team via WhatsApp, Email, or Phone.

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