

SMART

SALES & INVESTMENTS
— THE INVESTORS ESTATE AGENT —

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

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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



[Due Diligence Pack](#)



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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) <small>includes 6 months mortgage</small>	£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



These costs are to be used as a guide only.

[Click for Sale Comparables](#)



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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.

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 £695.00 with an increase of +12% in line with government guidelines

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