

# SMART

SALES & INVESTMENTS  
— THE INVESTORS ESTATE AGENT —

Flat 1/1, 30 Cathedral Street, Glasgow, G4 0RD

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This opportunity is a rarely available 2 bed flat in the heart of Glasgow City Centre. This is one of only a small number of properties in the block and due to the popular location, will attract an array of potential buyers.

- Prime location, 2 bed flat
- Development opportunity
- High cash flow & yield
- Private parking space

EPC	Construction Type	Tenanted	Size	Heating Type
E	Standard Construction	No	58 sq. ft.	Gas



**BTL,BTL Refinancing**



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

# BRRR Buy-to-Let



Home Report: **£130,000.00**



Agreed Purchase Price: **£130,000.00**



Estimated End Value: **£175,000.00**

Deposit (100%)	£130,000.00
Stamp Duty	£7,800.00
Legal Fees	£1,000.00
Estimated Refurb	£25,000.00
Buyers Premium (incl. VAT)	£3,600.00
<b>Total Acquisition Costs (Finance)</b> <small>includes 6 months mortgage</small>	<b>£167,400.00</b>
<b>Total Acquisition Cost (Cash)</b>	<b>£167,400.00</b>



Refurb Estimate

To achieve the end value of **£175,000.00**, Smart Home Improvements recommend considering the following:

- Gas heating install
- Kitchen
- Bathroom
- Paint & decorate
- Flooring
- Plastering
- Compliance & certificates



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	
<b>Management Fee (10%)</b>	<b>£140.00</b>
<b>Insurance</b>	<b>£30.00</b>
<b>Factor Fees</b>	<b>£40.00</b>
<b>Mortgage</b>	<b>£613.59</b>

Returns	
<b>Net Monthly Refinanced Cashflow (Profit)</b>	<b>£606.41</b>
<b>Net Annual Profit</b>	<b>£7,276.92</b>
<b>Money Left in After Refinance</b>	<b>£36,150.00</b>
<b>Money Pulled Out Upon Refinance</b>	<b>£131,250.00</b>
<b>Months Before All Money Out</b>	<b>60</b>
<b>Return On Investment</b>	<b>20.13%</b>



**Rent: £1,400.00**

This is based on a **100% deposit** at an arrangement fee of **0.00%** and an interest rate of **0.00%**, 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

<b>Net Monthly Cashflow (Profit)</b>	<b>£1,220.00</b>
<b>Gross Yield</b>	<b>11.26%</b>
<b>Net Yield</b>	<b>11.26%</b>
<b>Return on Capital Employed</b>	<b>8.75%</b>
<b>Net Annual Income</b>	<b>£14,640.00</b>

**Rent : £1400**

### Monthly Running Cost

<b>Management Fee (10%)</b>	<b>£140.00</b>
<b>Insurance</b>	<b>£30.00</b>
<b>Factor Fee</b>	<b>£40.00</b>

### Finance Purchase

<b>Net Monthly Cashflow (Profit)</b>	<b>£1,220.00</b>
<b>Gross Yield</b>	<b>12.92%</b>
<b>Net Yield</b>	<b>11.26%</b>
<b>Return on Capital Employed</b>	<b>8.75%</b>
<b>Net Annual Income</b>	<b>£14,640.00</b>

Rent can be increased to £1,400.00 with an increase of +12% in line with government guidelines

This is based on a **100% deposit** at an arrangement fee of **0.00%** and an interest rate of **0.00%**, Please contact a mortgage broker to find rates appropriate to your circumstances.

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Thank you for taking the time to read this presentation by Smart Sales & Investments.

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

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