

SMART

SALES & INVESTMENTS
— THE INVESTORS ESTATE AGENT —

4 Paradise Lane, Kincardine, Alloa, Clackmannanshire, FK10 4LR

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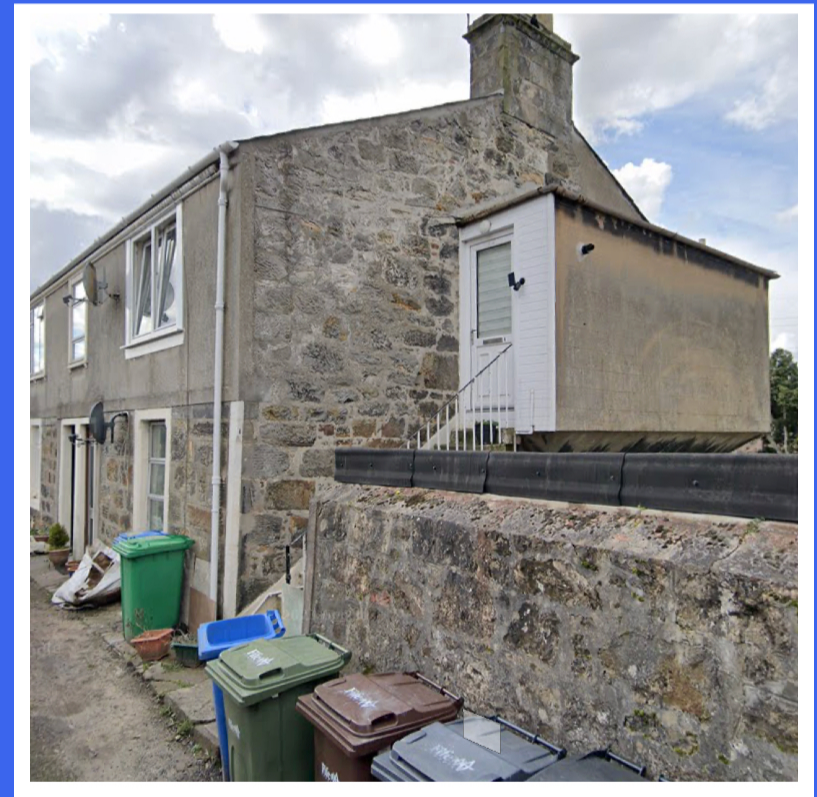
0141 473 6400

team@smartsalesandinvestments.com
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This is a 2 bed upper flat in Kincardine, secured at £60,000 from a £70,000 current value.

The property benefits from day one rental income, with tenants already paying market rate at £625pcm. If looking to refinance, with new carpets and paint throughout, the property should be worth £75,000.

EPC	Construction Type	Tenanted	Size	Heating Type
D	Standard Construction	Yes	51 sq. ft.	Gas



BTL Refinancing



[Due Diligence Pack](#)



[Street Check](#)

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

BRRR Buy-to-Let



Current Value: 70,000.00



Agreed Purchase Price: £60,000.00



Estimated End Value: £75,000.00

Deposit (25%)	£15,000.00
Stamp Duty	£3,600.00
Legal Fees	£1,200.00
Estimated Refurb	£3,500.00
Buyers Premium (incl. VAT)	£3,600.00
Total Acquisition Costs (Finance) <small>includes 6 months mortgage</small>	£28,174.64
Total Acquisition Cost (Cash)	£71,900.00



Refurb Estimate

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

- Carpets
- Compliance
- Paint Throughout

Should you wish to obtain a quote from Smart Home Improvements, please



These costs are to be used as a guide only.

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Tenanted Buy-to-Let Purchase Details



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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%)	£62.50
Insurance	£30.00
Factor Fees	£0.00
Mortgage	£265.55

Returns	
Net Monthly Refinanced Cashflow (Profit)	£276.95
Net Annual Profit	£3,323.40
Money Left in After Refinance	£15,650.00
Money Pulled Out Upon Refinance	£11,250.00
Months Before All Money Out	57
Return On Investment	21.24%



Rent: £625.00

This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of **5.5%**, 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)	£542.50
Gross Yield	10.85%
Net Yield	10.85%
Return on Capital Employed	24.20%
Net Annual Income	£6,510.00

Rent : **£625**

Monthly Running Cost

Management Fee (10%)	£62.50
Insurance	£30.00
Factor Fee	£0.00

Finance Purchase

Net Monthly Cashflow (Profit)	£330.06
Gross Yield	12.50%
Net Yield	6.60%
Return on Capital Employed	14.72%
Net Annual Income	£3,960.72

Rent can be increased to £625.00 with an increase of +12% in line with government guidelines

This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of **5.5%**, Please contact a mortgage broker to find rates appropriate to your circumstances.

Tenancy Info



Family of 0 ✓



Private Tenant, full time employed ✓



Lived here for 0 years ✓



No missed rental payments ✓



Information regarding compliance and proof of rent can be provided upon request.

SMART
PROPERTY LETS

Management

Looking for property management? We manage properties across Scotland at Smart Property Lets for 10% of the rent. Interested? [Click here.](#)

Compliance	
PRT Agreement	Yes
Legionella Risk Assessment Report	Yes
EICR	Yes
PAT Testing Report	Yes
Gas Safety Certificate (CP12)	Yes
Energy Performance Certificate (EPC)	Yes
Smoke & Heat Detectors	Yes

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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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