

SMART

SALES & INVESTMENTS
— THE INVESTORS ESTATE AGENT —

152 Torbrex Road, Cumbernauld, Glasgow, G67 2JS

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Opportunity Description

This is a 3 bed end terraced property, currently considering offers over £80,000, with a £85,000 home report.

Upon full internal & external renovation, the property should value at £105,000, with neighbouring properties selling for £115,000 - £105,000 once fully renovated.

Once renovated, the property should achieve a rent of £795pcm, generating a £9,540 annual income. If refinanced at £105,000, the property would only leave in £15,000 of the initial capital, providing a £357 refinanced cashflow.

EPC	Construction Type	Tenanted	Size	Heating Type
E	Standard Construction	No	93 m2	Gas



BTL Refinancing



[Due Diligence Pack](#)



[Street Check](#)

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



Home Report:
£85,000.00



Agreed Purchase Price:
£85,000.00



Estimated End Value:
£105,000.00

Deposit (25%)	£21,250.00
Stamp Duty	£5,100.00
Legal Fees	£1,200.00
Estimated Refurb	£30,000.00
Buyers Premium (incl. VAT)	£3,600.00
Total Acquisition Costs (Finance) <small>includes 6 months mortgage</small>	£62,791.54
Total Acquisition Cost (Cash)	£124,900.00



[Refurb Estimate](#)

To achieve the end value of **£105,000.00**, Smart Home Improvements recommend considering the following:

- New Flooring Throughout
- Full Internal Redecoration
- New Kitchen
- New Bathroom
- Potential Damp Treatment
- Potential Rewire
- Landscaping



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%)	£79.50
Insurance	£20.00
Factor Fees	£0.00
Mortgage	£337.97

Returns	
Net Monthly Refinanced Cashflow (Profit)	£357.53
Net Annual Profit	£4,290.36
Money Left in After Refinance	£46,150.00
Money Pulled Out Upon Refinance	£15,000.00
Months Before All Money Out	129
Return On Investment	9.30%



Rent: £795.00

This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate of **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)	£715.50
Gross Yield	10.10%
Net Yield	10.10%
Return on Capital Employed	14.04%
Net Annual Income	£8,586.00

Rent : £795

Monthly Running Cost

Management Fee (10%)	£79.50
Insurance	£20.00
Factor Fee	£0.00

Finance Purchase

Net Monthly Cashflow (Profit)	£421.91
Gross Yield	11.22%
Net Yield	5.96%
Return on Capital Employed	8.28%
Net Annual Income	£5,062.92

Rent can be increased to £795.00 This is based on a **25% deposit** at an arrangement fee of **3%** and an interest rate with an increase of +12% in line of **5%**, Please contact a mortgage broker to find rates appropriate to your with government guidelines circumstances.

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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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