

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Ramsay Street, Montrose,  
DD10

224949210

 [www.letproperty.co.uk](http://www.letproperty.co.uk)





## Property Description

Our latest listing is in Ramsay Street, Montrose, DD10

Get instant cash flow of **£525** per calendar month with a **7.7%** Gross Yield for investors.

This property has a potential to rent for **£750** which would provide the investor a Gross Yield of **11.0%** if the rent was increased to market rate.

**For investors that are looking for a reliable long term investment, this property is perfect as it's in a great location with easy access to amenities and is able to command a brilliant rental return.**

Don't miss out on this fantastic investment opportunity...



Ramsay Street, Montrose,  
DD10

224949210



## Property Key Features

**3 bedroom**

**1 bathroom**

**Spacious Room**

**Well Maintained Property**

**Factor Fees: £0.00**

**Ground Rent: Freehold**

**Lease Length: Freehold**

**Current Rent: £525**

**Market Rent: £750**

# Kitchen



# Bedrooms



# Bathroom



# Exterior





Figures based on assumed purchase price of £90,000.00 and borrowing of £67,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## PROPERTY VALUATION

£ 90,000.00

25% Deposit	<b>£22,500.00</b>
Stamp Duty ADS @ 8%	<b>£7,200.00</b>
LBTT Charge	<b>£0</b>
Legal Fees	<b>£1,000.00</b>
Total Investment	<b>£30,700.00</b>

# Projected Investment Return



The monthly rent of this property is currently set at £525 per calendar month but the potential market rent is

£ 750

Returns Based on Rental Income	£525	£750
Mortgage Payments on £67,500.00 @ 5%	£281.25	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£52.50	£75.00
<b>Total Monthly Costs</b>	<b>£348.75</b>	<b>£371.25</b>
<b>Monthly Net Income</b>	<b>£176.25</b>	<b>£378.75</b>
<b>Annual Net Income</b>	<b>£2,115.00</b>	<b>£4,545.00</b>
<b>Net Return</b>	<b>6.89%</b>	<b>14.80%</b>

Our industry leading letting agency **Let Property Management** has an existing relationship with the tenant in situ and can provide advice on achieving full market rent.



# Return **Stress Test** Analysis Report



**If the tenant was to leave and you missed 2 months of rental income**

Annual Net Income      **£3,045.00**  
Adjusted To

Net Return                      **9.92%**

**If Interest Rates increased by 2% (from 5% to 7%)**

Annual Net Income      **£3,195.00**  
Adjusted To

Net Return                      **10.41%**

# Sale Comparables Report



This report shows comparable sold properties in the area using Land Registry sold information. There are comparable properties in the area selling for as much as £130,000.



£130,000

## 3 bedroom end of terrace house for sale

+ Add to report

Caledonian Place, Montrose, DD10

NO LONGER ADVERTISED

SOLD STC

Marketed from 19 Sep 2024 to 22 Oct 2024 (32 days) by Yopa, Scotland & The North



£125,000

## 3 bedroom property for sale

+ Add to report

Provost Reid's Road, Montrose

NO LONGER ADVERTISED

Marketed from 22 Jul 2024 to 2 Sep 2025 (406 days) by McIntyre Properties, Dundee

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £995 based on the analysis carried out by our letting team at **Let Property Management**.



£995 pcm

## 3 bedroom end of terrace house

Caledonian Place, Montrose, DD10

NO LONGER ADVERTISED

Marketed from 4 Mar 2026 to 7 Mar 2026 (3 days) by OpenRent, London

+ Add to report



£795 pcm

## 3 bedroom property

Wharf Street, Montrose

NO LONGER ADVERTISED

LET AGREED

Marketed from 20 Jun 2025 to 20 Aug 2025 (60 days) by Tula Property, Dundee

+ Add to report

# Current Tenant Profile



As this property is currently tenanted, we've created a tenant profile report to showcase the current agreement of occupancy in place with this property.

 Tenancy Agreement in place: **Yes**



Current term of tenancy: **5 years+**

 Standard Tenancy Agreement In Place: **Yes**



Payment history: **On time for length of tenancy**

 Fully compliant tenancy: **Yes**

Fully compliant tenancy including EICR & Gas Safety in order

Disclaimer: All information is collected from the seller of the property and must be confirmed at legal completion. Proof will be provided for all documents after your offer has been accepted. If there are any inaccuracies with documentation or compliance, Let Property will ensure that everything is in place before completion of the property.



[www.letproperty.co.uk](http://www.letproperty.co.uk)

Ramsay Street, Montrose, DD10

PROPERTY ID: 224949210

Interested in this  
**property investment?**

Call us on  
**0141 478 0985**

Let Property is not liable for any inaccuracies within this investment pack. All information was provided by the property seller or by a 3rd party RICS Chartered Surveyor.



**LETPROPERTY**