

LET PROPERTY PACK

INVESTMENT INFORMATION

Fife House, Low Street,
Banff, AB45

225707386

 www.letproperty.co.uk





Property Description

Our latest listing is in Fife House, Low Street, Banff, AB45

Get instant cash flow of **£495.00** per calendar month with a **9.1%** Gross Yield for investors.

This property has a potential to rent for **£700.00** which would provide the investor a Gross Yield of **12.9%** if the rent was increased to market rate.

Well located with easy access to local amenities and transport links, this well-maintained property offers comfortable living and strong appeal for both buyers and investors, with excellent long-term potential.

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



Fife House, Low Street,
Banff, AB45

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Property Key Features

2 Bedrooms

1 Bathroom

Well maintained

**Ideally situated for local
amenities**

Factor Fees: £0.00 PM

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £495.00 PM

Market Rent: £700.00 PM

Lounge



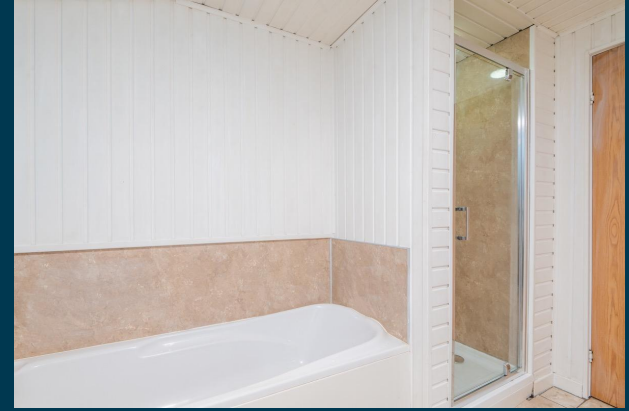
Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £65,000 and borrowing of £48,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 65,000.00

25% Deposit	£16,250.00
ADS @ 8%	£5,200.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£22,450.00

Projected Investment Return



The monthly rent of this property is currently set at £495.00 per calendar month but the potential market rent is

£ 700.00

Returns Based on Rental Income	£495.00	£700.00
Mortgage Payments on £48,750.00 @ 5%	£203.13	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	FREEHOLD	
Letting Fees	£49.50	£70.00
Total Monthly Costs	£267.63	£288.13
Monthly Net Income	£227.38	£411.88
Annual Net Income	£2,728.50	£4,942.50
Net Return	12.15%	22.02%

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 **£3,542.50**
Adjusted To

Net Return **15.78%**

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

Annual Net Income **£3,967.50**
Adjusted To

Net Return **17.67%**

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 £85,000.



£85,000

2 bedroom apartment for sale

+ Add to report

36a Bridge Street, Banff, Banffshire, AB45 1HB

CURRENTLY ADVERTISED

Marketed from 18 Feb 2026 by Stewart & Watson, Buckie



£60,000

2 bedroom maisonette for sale

+ Add to report

Bridge Street, Banff, AB45

NO LONGER ADVERTISED

SOLD STC

Marketed from 18 Mar 2026 to 1 Jul 2026 (104 days) by Low & Partners, Aberdeen

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £800 based on the analysis carried out by our letting team at **Let Property Management**.



£800 pcm

1 bedroom house share

+ Add to repo

Fife Street, Banff, Aberdeenshire, AB45

NO LONGER ADVERTISED

Marketed from 1 Mar 2024 to 3 Jun 2024 (93 days) by OpenRent, London



£750 pcm

1 bedroom house share

+ Add to rep

Fife Street, Banff, Aberdeenshire, AB45

NO LONGER ADVERTISED

Marketed from 16 Oct 2024 to 18 Feb 2025 (124 days) by OpenRent, London

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: **No**

 Current term of tenancy: **No**

 Standard Tenancy Agreement In Place: **No**

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

 Fully compliant tenancy: **No**

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

Fife House, Low Street, Banff, AB45

PROPERTY ID: 225707386

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.



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