

LET PROPERTY PACK

INVESTMENT INFORMATION

South Union Street, Cupar
KY15

226327448

 www.letproperty.co.uk





Property Description

Our latest listing is in South Union Street, Cupar KY15

Get instant cash flow of **£690** per calendar month with a **8.3%** Gross Yield for investors.

This property has a potential to rent for **£850** which would provide the investor a Gross Yield of **10.2%** if the rent was increased to market rate.

This property would be the perfect addition to an investors portfolio as it is in the ideal location for those wanting to rent and it's able to generate a rewarding rental income.

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



South Union Street,
Cupar KY15

226327448



Property Key Features

2 Bedrooms

1 Bathroom

Spacious Rooms

Close proximity to valuable amenities

Factor Fees: 0

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £690

Market Rent: £850

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £100,000.00 and borrowing of £75,000.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 100,000.00

25% Deposit	£25,000.00
ADS @ 8%	£8,000.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£34,000.00

Projected Investment Return



The monthly rent of this property is currently set at £690 per calendar month but the potential market rent is

 **£ 850**

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.



Returns Based on Rental Income	£690	£850
Mortgage Payments on £75,000.00 @ 5%	£312.50	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	FREEHOLD	
Letting Fees	£69.00	£85.00
Total Monthly Costs	£396.50	£412.50
Monthly Net Income	£293.50	£437.50
Annual Net Income	£3,522.00	£5,250.00
Net Return	10.36%	15.44%

Return **Stress Test** Analysis Report



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

Annual Net Income **£3,550.00**
Adjusted To

Net Return **10.44%**

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

Annual Net Income **£3,750.00**
Adjusted To

Net Return **11.03%**

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 £150,000.



£150,000

2 bedroom flat for sale

+ Add to report

West Port, Cupar, Fife, KY15

NO LONGER ADVERTISED

Marketed from 19 Mar 2026 to 30 Apr 2026 (42 days) by Caledonia Portfolio, Glasgow



£135,000

2 bedroom flat for sale

+ Add to report

Crossgate, Cupar, KY15

CURRENTLY ADVERTISED

Marketed from 23 Apr 2026 by Lawrie Estate Agents, Cupar

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £1,000 based on the analysis carried out by our letting team at **Let Property Management**.



£1,000 pcm

2 bedroom flat

+ Add to report

Royal Apartments, City Centre

NO LONGER ADVERTISED

LET AGREED

Marketed from 23 Mar 2026 to 6 May 2026 (44 days) by Slater Hogg & Howison Lettings, Dundee



£995 pcm

2 bedroom flat

+ Add to report

2/2, 199 Perth Road Dundee DD2 1AT

CURRENTLY ADVERTISED

Marketed from 1 May 2026 by Direct Lettings (Scotland) Ltd, Dundee


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**

 Standard Tenancy Agreement In Place: **Yes**

 Fully compliant tenancy: **Yes**
Fully compliant tenancy including EICR & Gas Safety in order

 Current term of tenancy: **Moved in within the last 2 years**

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

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.



South Union Street, Cupar KY15

PROPERTY ID: 226327448



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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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