

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Birks Road, Cleator Moor,  
CA25

227218817

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





## Property Description

Our latest listing is in Birks Road, Cleator Moor, CA25

Get instant cash flow of **£450** per calendar month with a **7.2%** Gross Yield for investors.

This property has a potential to rent for **£840** which would provide the investor a Gross Yield of **13.5%** if the rent was increased to market rate.

**With a location that allows for easy access to local amenities, and a space that has been well kept, this property would be a reliable addition to an investors portfolio.**

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



Birks Road, Cleator Moor,  
CA25

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## Property Key Features

**3 Bedroom**

**1 Bathroom**

**Spacious rooms**

**Close proximity to valuable amenities**

**Factor Fees: £0.00 pm**

**Ground Rent: Freehold**

**Lease Length: Freehold**

**Current Rent: £450**

**Market Rent: £840**

# Lounge



# Kitchen



# Bedrooms



# Bathroom



# Exterior





Figures based on assumed purchase price of £74,750.00 and borrowing of £56,062.50 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## ASSUMED PURCHASE PRICE

£ 74,750.00

25% Deposit	£18,687.50
SDLT Charge	£3,738
Legal Fees	£1,000.00
<b>Total Investment</b>	<b>£23,425.00</b>

# Projected Investment Return



Our industry leading letting agency **Let Property Management** can provide advice on achieving full market rent.

The monthly rent of this property is currently set at £450 per calendar month but the potential market rent is

£ 840

Returns Based on Rental Income	£450	£840
Mortgage Payments on £56,062.50 @ 5%	£233.59	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£45.00	£84.00
<b>Total Monthly Costs</b>	<b>£293.59</b>	<b>£332.59</b>
<b>Monthly Net Income</b>	<b>£156.41</b>	<b>£507.41</b>
<b>Annual Net Income</b>	<b>£1,876.88</b>	<b>£6,088.88</b>
<b>Net Return</b>	<b>8.01%</b>	<b>25.99%</b>

# Return **Stress Test** Analysis Report



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

Annual Net Income      **£4,408.88**  
Adjusted To

Net Return                      **18.82%**

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

Annual Net Income      **£4,967.63**  
Adjusted To

Net Return                      **21.21%**

# 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 £72,000.



£72,000

## 3 bedroom terraced house for sale

+ Add to report

Birks Road, Cleator Moor, Cumbria

NO LONGER ADVERTISED **SOLD STC**

Marketed from 23 Sep 2021 to 12 Apr 2022 (200 days) by Express Estate Agency, Nationwide

\*Guide Price £72,000 - £80,000\* | 3 Bedroom Mid Terrace | Ideal Family Home | Fitted Kitchen | 3 ...



£60,000

## 3 bedroom terraced house for sale

+ Add to report

Birks Road, Cleator Moor

NO LONGER ADVERTISED **SOLD STC**

Marketed from 15 Aug 2024 to 24 Apr 2025 (251 days) by First Choice Move, Lillyhall

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £850 based on the analysis carried out by our letting team at **Let Property Management**.



£850 pcm

## 3 bedroom terraced house

Ennerdale Road, Cleator Moor, Cumbria, CA25

NO LONGER ADVERTISED

LET AGREED

Marketed from 17 Sep 2025 to 28 Oct 2025 (40 days) by Your Move - Cumbria, Whitehaven

+ Add to report



£750 pcm

## 2 bedroom terraced house

Victoria Street, Cleator Moor, CA25

NO LONGER ADVERTISED

Marketed from 6 Sep 2024 to 15 Sep 2024 (9 days) by OpenRent, London

+ Add to report

# Current Tenant Profile



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.



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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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