

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Main Street, Cumnock,  
KA18

227018350

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





## Property Description

Our latest listing is in Main Street, Cumnock, KA18

Get instant cash flow of **£350** per calendar month with a **9.3%** Gross Yield for investors.

This property has a potential to rent for **£660** which would provide the investor a Gross Yield of **17.6%** 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...**



Main Street, Cumnock,  
KA18

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## Property Key Features

**2 bedrooms**

**1 bathroom**

**Spacious Rooms**

**Easy access to local amenities**

**Factor Fees: £0.00**

**Ground Rent: FREEHOLD**

**Lease Length: FREEHOLD**

**Current Rent: £350**

**Market Rent: £660**

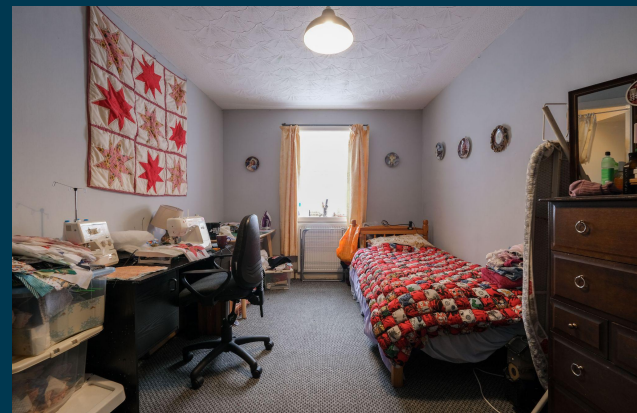
# Lounge



# Kitchen



# Bedrooms



# Bathroom



# Exterior



# Initial Outlay



Figures based on assumed purchase price of £45,000.00 and borrowing of £33,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## PROPERTY VALUATION

£ 45,000.00

25% Deposit	£11,250.00
ADS @ 8%	£3,600.00
LBTT Charge	£0
Legal Fees	£1,000.00
<b>Total Investment</b>	<b>£15,850.00</b>

# Projected Investment Return



The monthly rent of this property is currently set at £350 per calendar month but the potential market rent is



£ 660

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	£350	£660
Mortgage Payments on £33,750.00 @ 5%	<b>£140.63</b>	
Est. Building Cover (Insurance)	<b>£15.00</b>	
Approx. Factor Fees	<b>£0.00</b>	
Ground Rent	<b>FREEHOLD</b>	
Letting Fees	<b>£35.00</b>	<b>£66.00</b>
<b>Total Monthly Costs</b>	<b>£190.63</b>	<b>£221.63</b>
<b>Monthly Net Income</b>	<b>£159.38</b>	<b>£438.38</b>
<b>Annual Net Income</b>	<b>£1,912.50</b>	<b>£5,260.50</b>
<b>Net Return</b>	<b>12.07%</b>	<b>33.19%</b>

# Return **Stress Test** Analysis Report



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

Annual Net Income      **£3,940.50**  
Adjusted To

Net Return                      **24.86%**

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

Annual Net Income      **£4,585.50**  
Adjusted To

Net Return                      **28.93%**

# 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 £49,000.



## 2 bedroom flat for sale

+ Add to report

Main Street Cumnock, Cumnock, KA18 2

NO LONGER ADVERTISED

SOLD STC

Marketed from 8 Aug 2025 to 2 Dec 2025 (115 days) by Glow Homes Ayrshire, Kilmarnock

£53,000

2 Bed Upper Flat | No Chain | Ample Storage | Modern Decor Throughout | Allocated Private off Street

## 2 bedroom flat for sale

+ Add to report

2 Main Street, Ochiltree, KA18

NO LONGER ADVERTISED

SOLD STC

Marketed from 23 Jan 2023 to 4 May 2023 (100 days) by Purplebricks, covering Kilmarnock



£49,000

Residents Parking | Rural Village Location | Village Centre | Good Walk-In Condition | High Yield...

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £675 based on the analysis carried out by our letting team at **Let Property Management**.



£680 pcm

## 2 bedroom semi-detached house

+ Add to report

Beechgrove Road, Mauchline, East Ayrshire, KA5

NO LONGER ADVERTISED

LET AGREED

Marketed from 2 May 2024 to 14 May 2024 (12 days) by Lomond, Prestwick

Semi Detached Bungalow | 2 Double Bedrooms | Spacious Lounge | Fitted Kitchen | 4 Piece Bathroom ...



£675 pcm

## 2 bedroom flat

+ Add to report

Watson Terrace, KA6 7AB

NO LONGER ADVERTISED

LET AGREED

Marketed from 28 Jan 2026 to 2 Mar 2026 (33 days) by Slater Hogg & Howison Lettings, Ayr

Property Description: 2 Bedroom Flat | Spacious Living Area | Modern Kitchen | Fitted Bathroom ...

# 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.



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Main Street, Cumnock, KA18

PROPERTY ID: 227018350

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**