

# LET PROPERTY PACK

## INVESTMENT INFORMATION

Cardoness Street,  
Dumfries, DG1

224910729

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





## Property Description

Our latest listing is in Cardoness Street, Dumfries, DG1

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...**



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## Property Key Features

**2 Bedrooms**

**1 bathroom**

**Spacious Lounge**

**Well Equipped Kitchen**

**Factor Fees: £0.00**

**Ground Rent: Freehold**

**Lease Length: Freehold**

**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
<b>Total Investment</b>	<b>£34,000.00</b>

# Projected Investment Return



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.



<b>Returns Based on Rental Income</b>	<b>£850</b>
Mortgage Payments on £75,000.00 @ 5%	<b>£312.50</b>
Est. Building Cover (Insurance)	<b>£15.00</b>
Approx. Factor Fees	<b>£0.00</b>
Ground Rent	<b>Freehold</b>
Letting Fees	<b>£85.00</b>
<b>Total Monthly Costs</b>	<b>£412.50</b>
<b>Monthly Net Income</b>	<b>£437.50</b>
<b>Annual Net Income</b>	<b>£5,250.00</b>
<b>Net Return</b>	<b>15.44%</b>

# 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 %)**

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 £112,000.



£112,000

## 2 bedroom flat for sale

+ Add to report

Cardoness Street, Dumfries, DG1 3AJ

NO LONGER ADVERTISED

SOLD STC

Marketed from 27 Nov 2025 to 27 Feb 2026 (91 days) by eXp UK, Scotland



£110,000

## 2 bedroom flat for sale

+ Add to report

Catherine Street, Dumfries, DG1

NO LONGER ADVERTISED

SOLD STC

Marketed from 15 Feb 2025 to 17 Apr 2025 (60 days) by Yopa, Scotland & The North

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £875 based on the analysis carried out by our letting team at **Let Property Management**.



£875 pcm

## 2 bedroom cottage

+ Add to report

Corrie, Lockerbie, DG11

NO LONGER ADVERTISED

LET AGREED

Marketed from 1 Sep 2025 to 20 Oct 2025 (48 days) by Fine & Country, Cumbria & Scotland



£850 pcm

## 2 bedroom terraced house

+ Add to report

Park Place, Lockerbie, DG11

NO LONGER ADVERTISED

LET AGREED

Marketed from 9 Mar 2026 to 8 Apr 2026 (29 days) by Arrowhead Estate Agents, Glasgow & Lanarkshire



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Cardoness Street, Dumfries, DG1

PROPERTY ID: 224910729

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**