

LET PROPERTY PACK

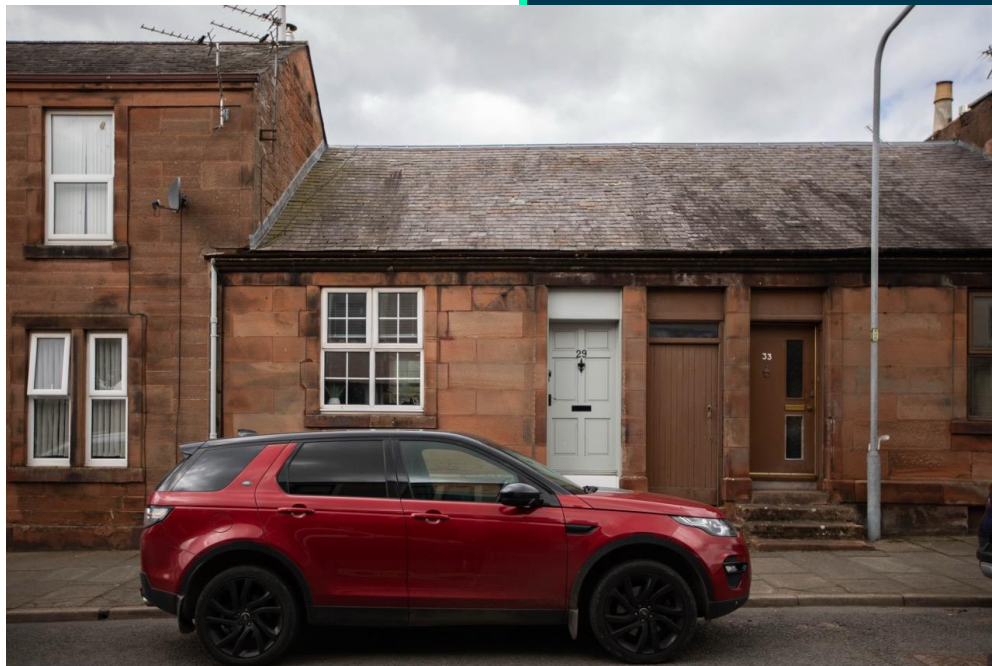
INVESTMENT INFORMATION

Lady Street, Annan, DG12

228878164

 www.letproperty.co.uk





Property Description

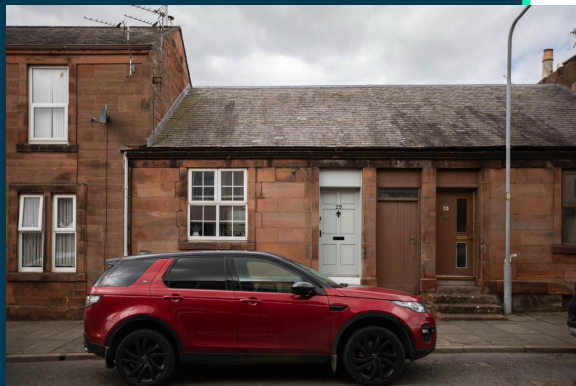
Our latest listing is in Lady Street, Annan, DG12

Get instant cash flow of **£450** per calendar month with a **6.4%** Gross Yield for investors.

This property has a potential to rent for **£500** which would provide the investor a Gross Yield of **7.1%** 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...



Lady Street, Annan, DG12

228878164



Property Key Features

1 Bedroom

1 Bathroom

Kept in good condition

Well placed for access to local amenities

Factor Fees: £0.00 PM

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £450 PM

Market Rent: £500 PM

Lounge



Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £85,000 and borrowing of £63,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 85,000.00

25% Deposit	£21,250.00
ADS @ 8%	£6,800.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£29,050.00

Projected Investment Return



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

£ 500



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	£450	£500
Mortgage Payments on £63,750.00 @ 5%	£265.63	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	FREEHOLD	
Letting Fees	£45.00	£50.00
Total Monthly Costs	£325.63	£330.63
Monthly Net Income	£124.38	£169.38
Annual Net Income	£1,492.50	£2,032.50
Net Return	5.14%	7.00%

Return **Stress Test** Analysis Report



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

Annual Net Income **£1,032.50**
Adjusted To

Net Return **3.55%**

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

Annual Net Income **£757.50**
Adjusted To

Net Return **2.61%**

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 £110,000.

 £110,000	1 bedroom apartment for sale Greenbank House, North Street, Annan, DG12 NO LONGER ADVERTISED SOLD STC Marketed from 1 Oct 2025 to 16 Dec 2025 (75 days) by Hunters, Carlisle + Add to report
 £80,000	1 bedroom end of terrace house for sale Scotts Street, Annan, DG12 NO LONGER ADVERTISED Marketed from 10 Jun 2026 to 11 Jun 2026 by Hunters, Carlisle + Add to report

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £695 based on the analysis carried out by our letting team at **Let Property Management**.



£695 pcm

3 bedroom flat

+ Add to report

121A Argyle House, High Street, Annan, DG12

NO LONGER ADVERTISED

LET AGREED

Marketed from 15 Jul 2025 to 18 Aug 2025 (34 days) by C & D Rural, Carlisle



£460 pcm

1 bedroom flat

+ Add to report

Victoria Avenue, Annan, DG12

NO LONGER ADVERTISED

Marketed from 16 Dec 2024 to 21 Dec 2024 (4 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: **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.



www.letproperty.co.uk

Lady Street, Annan, DG12

PROPERTY ID: 228878164

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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