

LET PROPERTY PACK

INVESTMENT INFORMATION

Ramsay Street, Montrose,
DD10

226478587

 www.letproperty.co.uk





Property Description

Our latest listing is in Ramsay Street, Montrose, DD10

Get instant cash flow of **£670** per calendar month with a **8.9%** Gross Yield for investors.

This property has a potential to rent for **£750** which would provide the investor a Gross Yield of **10.0%** 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...



Ramsay Street, Montrose,
DD10

226478587



Property Key Features

3 Bedrooms

1 Bathroom

Kept in good condition

Well placed for access to local amenities

Factor Fees: £1.00 PM

Ground Rent: FREEHOLD

Lease Length: FREEHOLD

Current Rent: £670 PM

Market Rent: £750 PM

Lounge



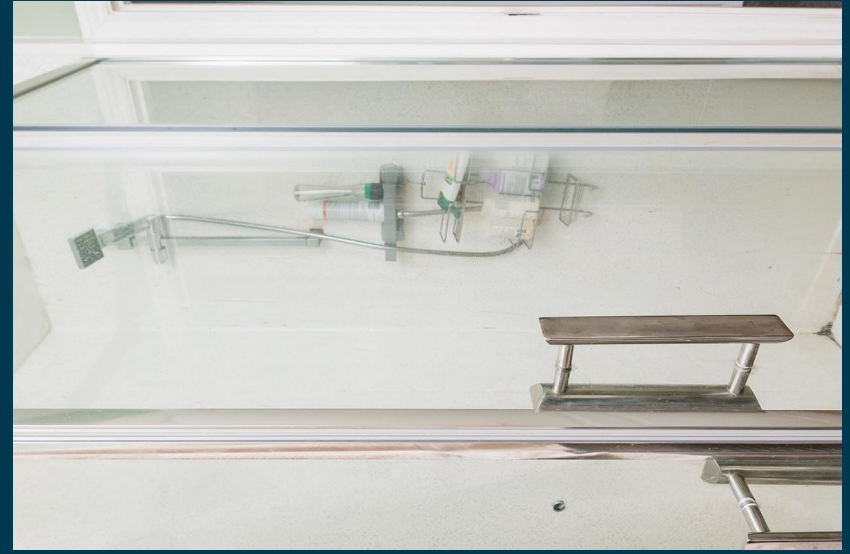
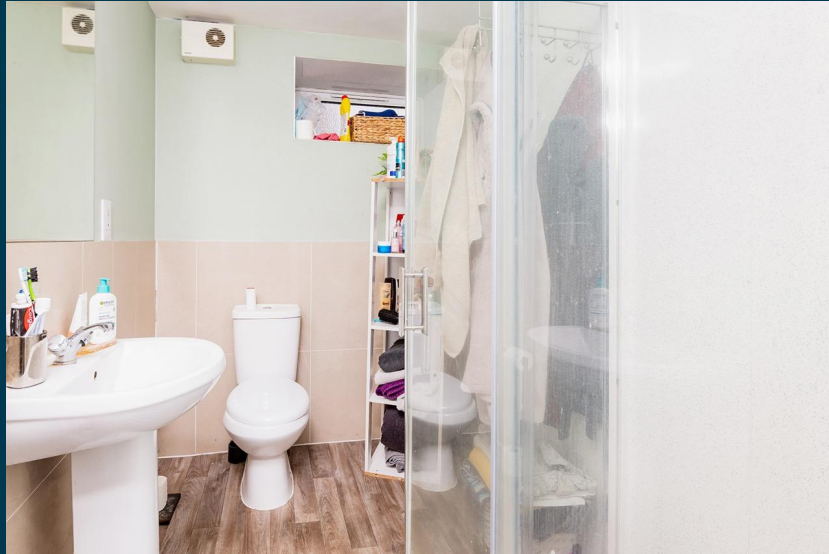
Kitchen



Bedrooms



Bathroom



Exterior





Figures based on assumed purchase price of £90,000.00 and borrowing of £67,500.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

PROPERTY VALUATION

£ 90,000.00

25% Deposit	£22,500.00
ADS @ 8%	£7,200.00
LBTT Charge	£0
Legal Fees	£1,000.00
Total Investment	£30,700.00

Projected Investment Return



The monthly rent of this property is currently set at £670 per calendar month but the potential market rent is

£ 750



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	£670	£750
Mortgage Payments on £67,500.00 @ 5%	£281.25	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£1.00	
Ground Rent	FREEHOLD	
Letting Fees	£67.00	£75.00
Total Monthly Costs	£364.25	£372.25
Monthly Net Income	£305.75	£377.75
Annual Net Income	£3,669.00	£4,533.00
Net Return	11.95%	14.77%

Return **Stress Test** Analysis Report



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

Annual Net Income **£3,033.00**
Adjusted To

Net Return **9.88%**

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


Annual Net Income **£3,183.00**
Adjusted To

Net Return **10.37%**

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 £100,000.




3 bedroom flat for sale + Add to report

Ramsay Street, Montrose, DD10

NO LONGER ADVERTISED **SOLD STC**

Marketed from 22 May 2025 to 13 Feb 2026 (266 days) by Yopa, Scotland & The North

£100,000



3 bedroom maisonette for sale + Add to report

Castle Street, Montrose, DD10

NO LONGER ADVERTISED **SOLD STC**

Marketed from 3 Jun 2025 to 3 Oct 2025 (121 days) by Yopa, Scotland & The North

£80,000

Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £795 based on the analysis carried out by our letting team at **Let Property Management**.



3 bedroom property

+ Add to

Wharf Street, Montrose

NO LONGER ADVERTISED

LET AGREED

Marketed from 20 Jun 2025 to 20 Aug 2025 (60 days) by Tula Property, Dundee



3 bedroom flat

+ Add to

Hill Street, Montrose, Angus, DD10

NO LONGER ADVERTISED






LET AGREED

Marketed from 8 Aug 2025 to 9 Sep 2025 (31 days) by YOUR MOVE, Montrose

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

Ramsay Street, Montrose, DD10

PROPERTY ID: 226478587

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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