

LET PROPERTY PACK

INVESTMENT INFORMATION

Church Street, Newton
Stewart, DG8 0HB

225961112

 www.letproperty.co.uk





Property Description

Our latest listing is in Church Street, Newton Stewart, DG8 0HB

Get instant cash flow of **£600** per calendar month with a **7.2%** Gross Yield for investors.

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...



Church Street, Newton
Stewart, DG8 0HB

225961112



Property Key Features

2 Bedrooms

1 Bathroom

Spacious Lounge

Well Equipped Kitchen

Factor Fees: £0

Ground Rent: Freehold

Lease Length: Freehold

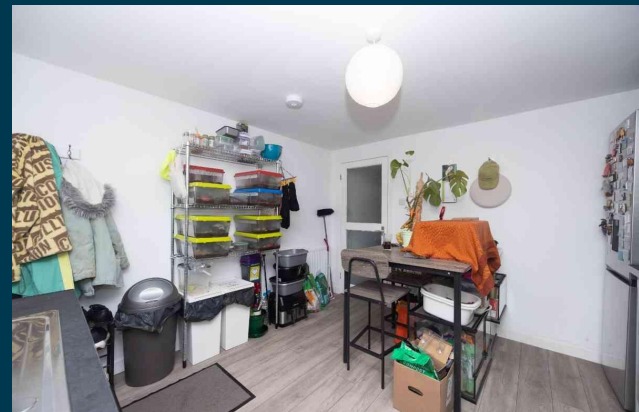
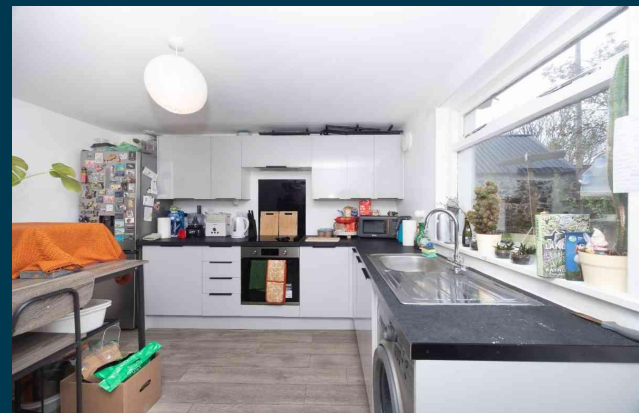
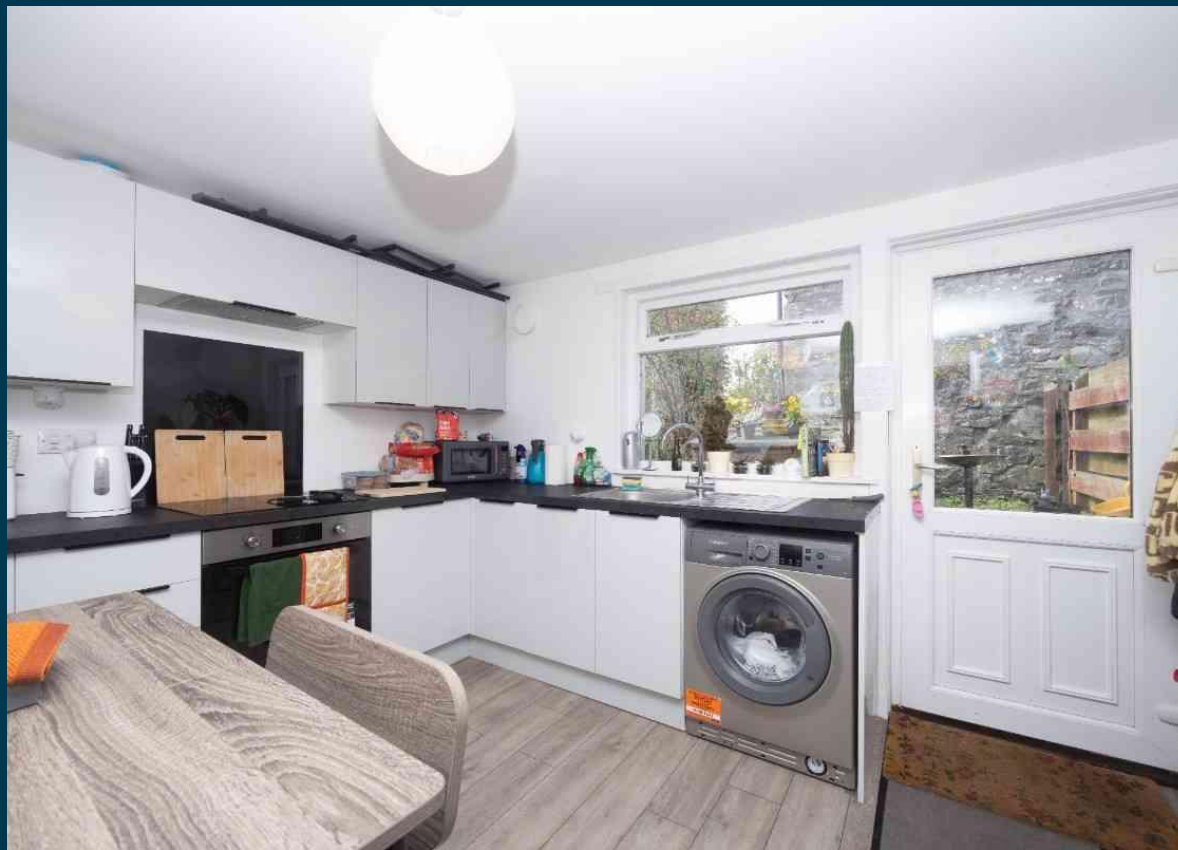
Current Rent: £600

Market Rent: £850

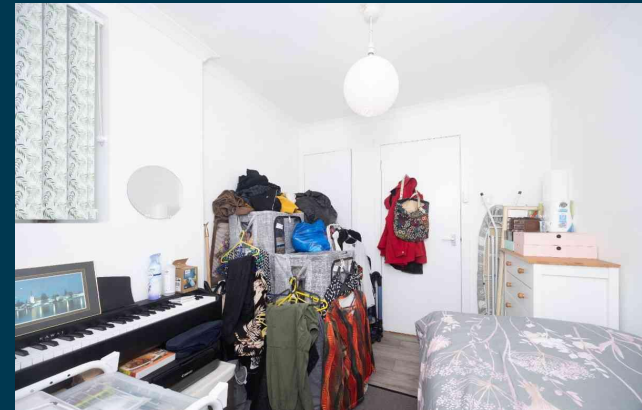
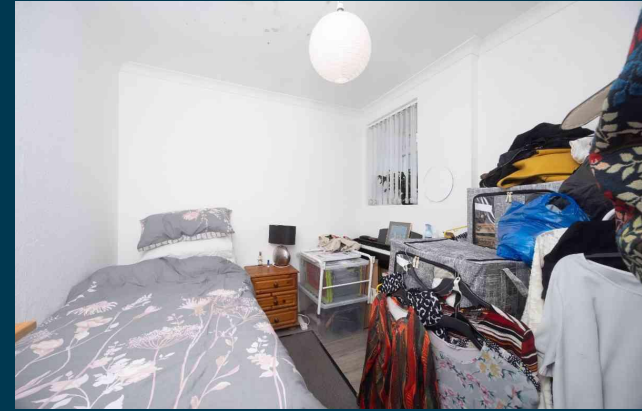
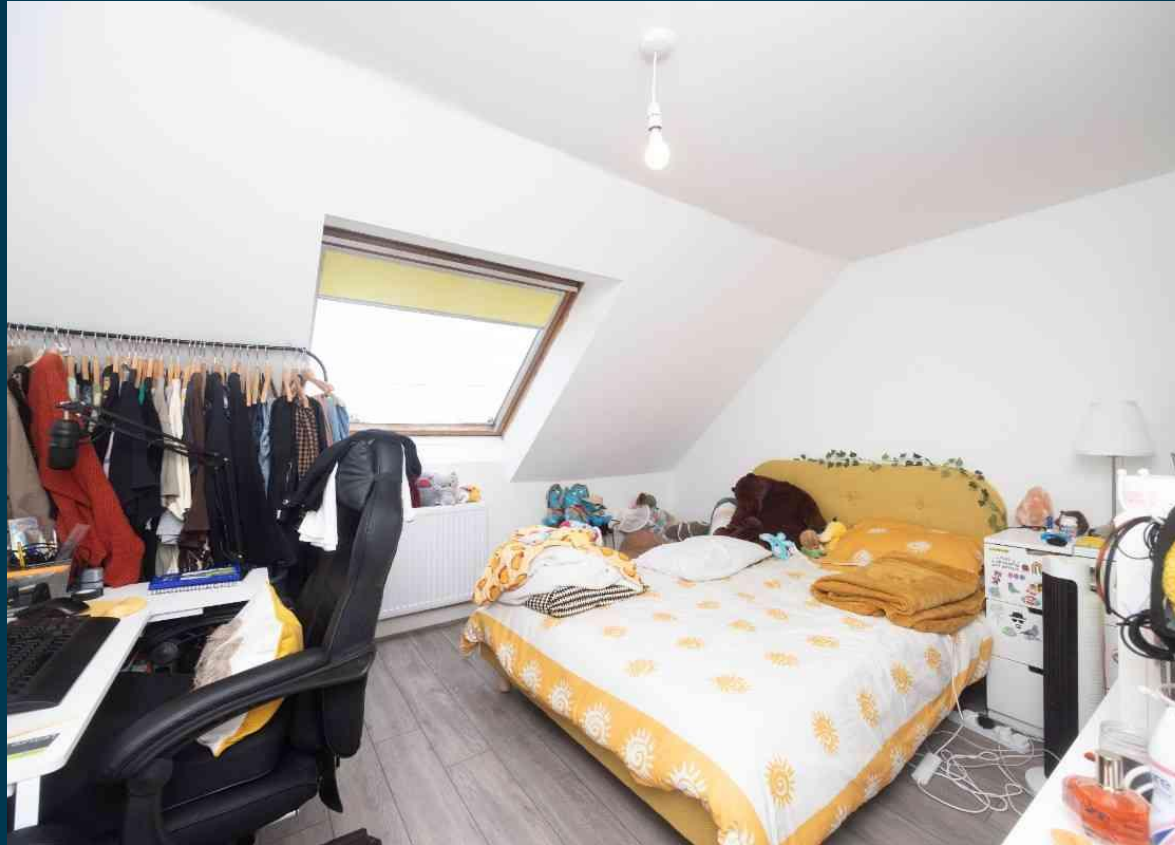
Lounge



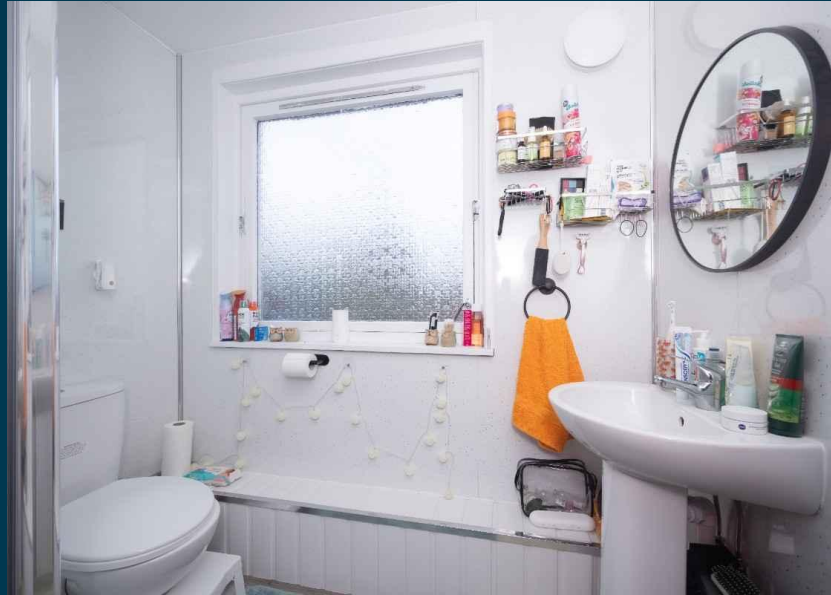
Kitchen



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
Total Investment	£34,000.00

Projected Investment Return



The monthly rent of this property is currently set at £600 per calendar month but the potential market rent is

£ 850



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	£600	£850
Mortgage Payments on £75,000.00 @ 5%	£312.50	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	Freehold	
Letting Fees	£60.00	£85.00
Total Monthly Costs	£387.50	£412.50
Monthly Net Income	£212.50	£437.50
Annual Net Income	£2,550.00	£5,250.00
Net Return	7.50%	15.44%

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 £100,000.

 <p>£100,000</p>	<h3>2 bedroom terraced house for sale</h3> <p>3 Bridge Street, Creetown</p> <p>NO LONGER ADVERTISED SOLD STC</p> <p>Marketed from 20 Mar 2024 to 13 Aug 2024 (145 days) by Williamson & Henry, Kirkcudbright</p> <p>+ Add to report</p>
 <p>£95,000</p>	<h3>2 bedroom semi-detached house for sale</h3> <p>Church Street, Kirkcowan, DG8</p> <p>CURRENTLY ADVERTISED</p> <p>Marketed from 17 Apr 2026 by South West Property Centre, Stranraer</p> <p>+ Add to report</p>

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**.



£795 pcm

2 bedroom terraced house

+ Add to report

59 Main Street, Colmonell, Girvan, KA26 0RY

NO LONGER ADVERTISED

Marketed from 9 Sep 2024 to 23 Sep 2024 (13 days) by Donald Ross Residential Lettings, Ayr



£600 pcm

2 bedroom semi-detached house

+ Add to report

Church Street, Kirkcowan, Newton Stewart, DG8






NO LONGER ADVERTISED

Marketed from 8 Mar 2024 to 16 Mar 2024 (8 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**
-  Current term of tenancy: **2+ years**
-  Standard Tenancy Agreement In Place: **Yes**
-  Payment history: **On time for length of tenancy**
-  Fully compliant tenancy: **Yes**
Fully compliant tenancy including EICR & Gas Safety in order

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.



Church Street, Newton Stewart, DG8 0HB

PROPERTY ID: 225961112

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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