## PROPERTY INVESTMENT SCHEDULE



32 Loanfoot Crescent Uphall, Broxburn **EH52 6DN** 



### **PROPERTY DETAILS**

## 32 Loanfoot Crescent Uphall, Broxburn EH52 6DN

Offers in Excess of

£110,000

#### \*\*\* Investment Property\*\*\*

We Sell Rented Property are delighted to bring to the market this delightful 3-bedroom upper cottage in Uphall, Broxburn

Type of Home Flat Bedrooms

**Tenure** Freehold **Bathrooms** 

**Tenant** In Place **Reception** 

Current Rent £750 pcm

Potential Rent £800 pcm

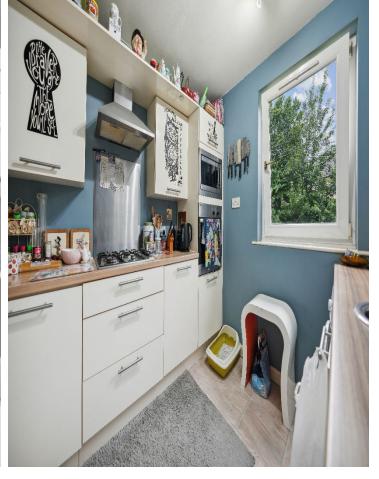
Yield See Pages 7-8



## **PROPERTY IMAGES**









## PROPERTY IMAGES

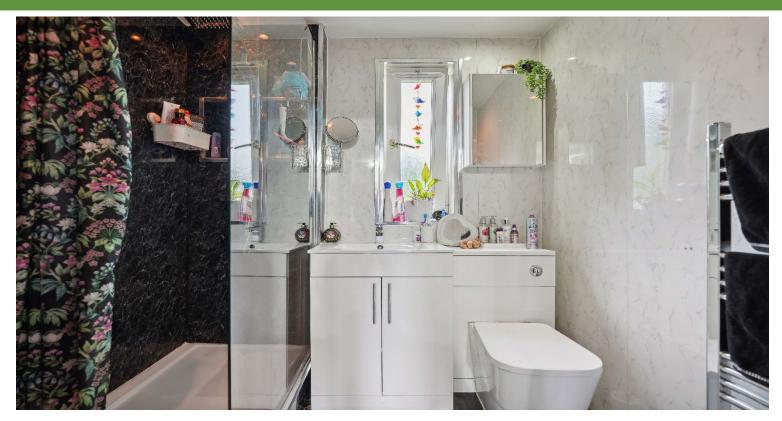








# PROPERTY IMAGES







### **INVESTMENT SUMMARY**

The next 4 pages are a projection of the potential return on your investment

We have looked at the potential returns in 4 different scenarios. First at the current rent. Secondly at the potential rent.

For each of those 2 rental figures, we then looked at the return if:

- 1. You purchased with cash outright.
- 2. You put down a 25% deposit & borrowed 75% (75% LTV)

We also looked at the historic increase in value of property in the area. We then used the historic performance to show the potential future increase over the next 5 years.

**Page 7** — <u>Current annual rent returns</u> for a cash purchase & for 75% LTV purchase.

**Page 8** - <u>Potential annual rent returns</u> for a cash purchase & for 75% LTV purchase.

**Page 9** – Historic increase in value & potential future increase in value. Within the area.

Page 10 – The Combined potential rental income & potential increase in value: to give a Total Potential Return - over 5 years



# **RETURN AT CURRENT RENT** £750 PCM

#### Cash Purchase Investment / Current Return = 7.3% **Yield**

Investment		Income	
House Purchase Price	£115,000	Annual Income	£9,000
LBTT	£6,900	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£122,900	Net Annual Income	£9,000

BTL Mortgage Investment / Current Return = 12.79% Yield

Investment		Income	
25% of Purchase Price	£28,750	Annual Income	£9,000
LBTT	£6,900	Less Mortgage Int	£4,313
Legal Fees	£1,000	Factors Fees	93
Total Investment	£36,650	Net Annual Income	£4,688

<sup>\*</sup> Assumed 25% deposit & BTL interest rate of 5%



# **RETURN AT POTENTIAL RENT** £800 PCM

Cash Purchase Investment / Potential Return = 7.8% Yield

#### Investment

#### **House Purchase** £115,000 **Price LBTT** £6,900 Legal Fees £1,000 Total Investment £122,900

#### Income

Annual Income	£9,600
Less Mortgage Int	92
Factors Fees	92
Net Annual Income	£9,600

BTL Mortgage Investment / Potential Return = 14.43% Yield

#### Investment

25% of Purchase Price	£28,750
LBTT	£6,900
Legal Fees	£1,000
Total Investment	£36,650

#### Income

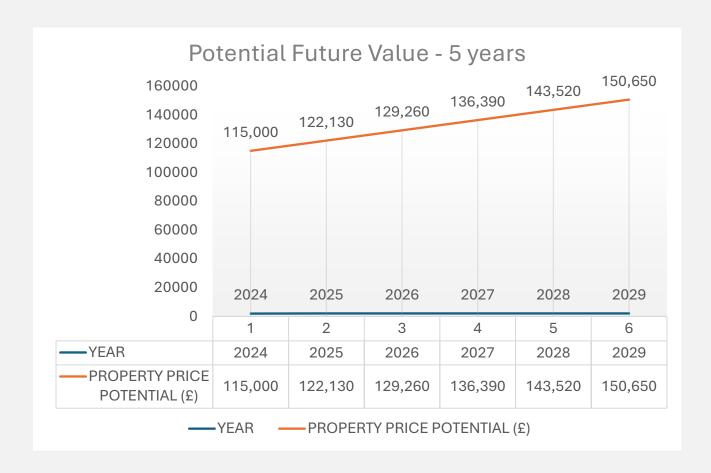
Potential Annual Income	£9,600
Less Mortgage Int	£4,313
Factors Fees	93
Net Annual Income	£5,288

<sup>\*</sup> Assumed 25% deposit & BTL interest rate of 5%



## PROJECTED FUTURE VALUE

House prices in Loanfoot Road have increased by 32% in the last 5 years



Based on last 5 years performance



# TOTAL POTENTIAL RETURN OVER 5 YEARS

#### **BASED ON CURRENT RENT**

#### **5 Year Total Potential Return**

Cash Purchase Investment / Potential Total Return 66%

Cash Investment	£122,900
5 Year Income	£45,000
Potential Increase in Value	£35,650
Total Potential Return	£80,650

BTL Mortgage Investment / Potential Total Return 161%

Cash Investment	£36,650
5 Year Net Income	£23,438
Potential Increase in Value	£35,650
Total Potential Return	£59,088



# TOTAL POTENTIAL RETURN OVER 5 YEARS

#### **BASED ON POTENTIAL RENT**

#### **5 Year Total Potential Return**

Cash Purchase Investment / Potential Total Return 68%

Cash Investment	£122,900
5 Year Income	£48,000
Potential Increase in Value	£35,650
Total Potential Return	£83,650

BTL Mortgage Investment / Potential Total Return 169%

Cash Investment	£36,650
5 Year Net Income	£26,438
Potential Increase in Value	£35,650
Total Potential Return	£62,088



## **TENANT INFORMATION**



Tenancy Agreement in Place



No missed / late rent payments in last 12 months



Tenant expected to stay long term



Property fully compliant (EICR / Gas Safety etc)



## LOCAL SALES ACTIVITY

#### Comparable sale properties





#### £145,000

5 Loanfoot Crescent, Uphall, Broxburn EH52 6DN

Sale date: Jun 2021

 
 Jun 2021
 Jul 2017
 May 2016

 £145,000
 £130,000
 £98,000
 Sale date: Price:





#### £110,000

27 Loanfoot Crescent, Uphall, Broxburn EH52 6DN

Sale date: Sep 2022

Sale date: Sep 2022 Price: £110,000





#### £152,000

4 Loanfoot Crescent, Uphall, Broxburn EH52 6DN

3 Semi-detached house / Freehold Sale date: Feb 2021

Sale date: Feb 2021 Price: £152,000





#### £145,000

29 Loanfoot Crescent, Uphall, Broxburn EH52 6DN

Sale date: Nov 2022

Sale date: Nov 2022 Price: £145,000



## **LOCAL LETTINGS ACTIVITY**

#### Comparable rental properties





#### £725 pcm (£144 pw)

Loanfoot Road, Uphall, Broxburn EH52 ARCHIVED

Distance: 0.03 miles

# Flat

Lovely 2 bed lower villa, ideally situated close to shops, schools and leisure facilities. Ideal location for easy commute to Edinburgh.





#### £725 pcm (£138 pw)

Wyndford Avenue, Uphall, Broxburn EH52 ARCHIVED

Distance: 0.06 miles

<u></u> 2 # Flat

Lovely 2 bed lower villa, ideally situated close to shops, schools and leisure facilities. Ideal location for easy commute to Edinburgh.





#### £700 pcm (£138 pw)

Wyndford Avenue, Uphall, Broxburn EH52 ARCHIVED

Distance: 0.06 miles

Lovely 2 bed lower villa, ideally situated close to shops, schools and leisure facilities. Ideal location for easy commute to Edinburgh.





#### £600 pcm (£138 pw)

Wyndford Avenue, Uphall, Broxburn EH52 ARCHIVED

Distance: 0.07 miles

A Flat

Lovely 2 bed lower villa, ideally situated close to shops, schools and leisure facilities. Ideal location for easy commute to Edinburgh.





#### £600 pcm (£138 pw)

Wyndford Avenue, Uphall, Broxburn EH52 ARCHIVED

Distance: 0.07 miles

**1**2

Lovely 2 bed upper villa, situated close to shops, schools and leisure facilities. Ideal location for easy commute to Edinburgh. Driveway and Garden included with the property.



## **Contact Information**

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