

PROPERTY INVESTMENT SCHEDULE



21-2 Minto Place
Hawick, TD9 9JL



wesellrentedproperty.com

PROPERTY DETAILS

21-2 Minto Place
Hawick, TD9 9JL

Offers Over
£62,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 1-bedroom flat situated in the picturesque village of Hawick in the Scottish Borders.

Type of Home	Flat	Bedrooms	1
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£475		
Potential Rent	£525		
Yield	See Pages 7-8		



wesellrentedproperty.com

PROPERTY IMAGES



PROPERTY IMAGES



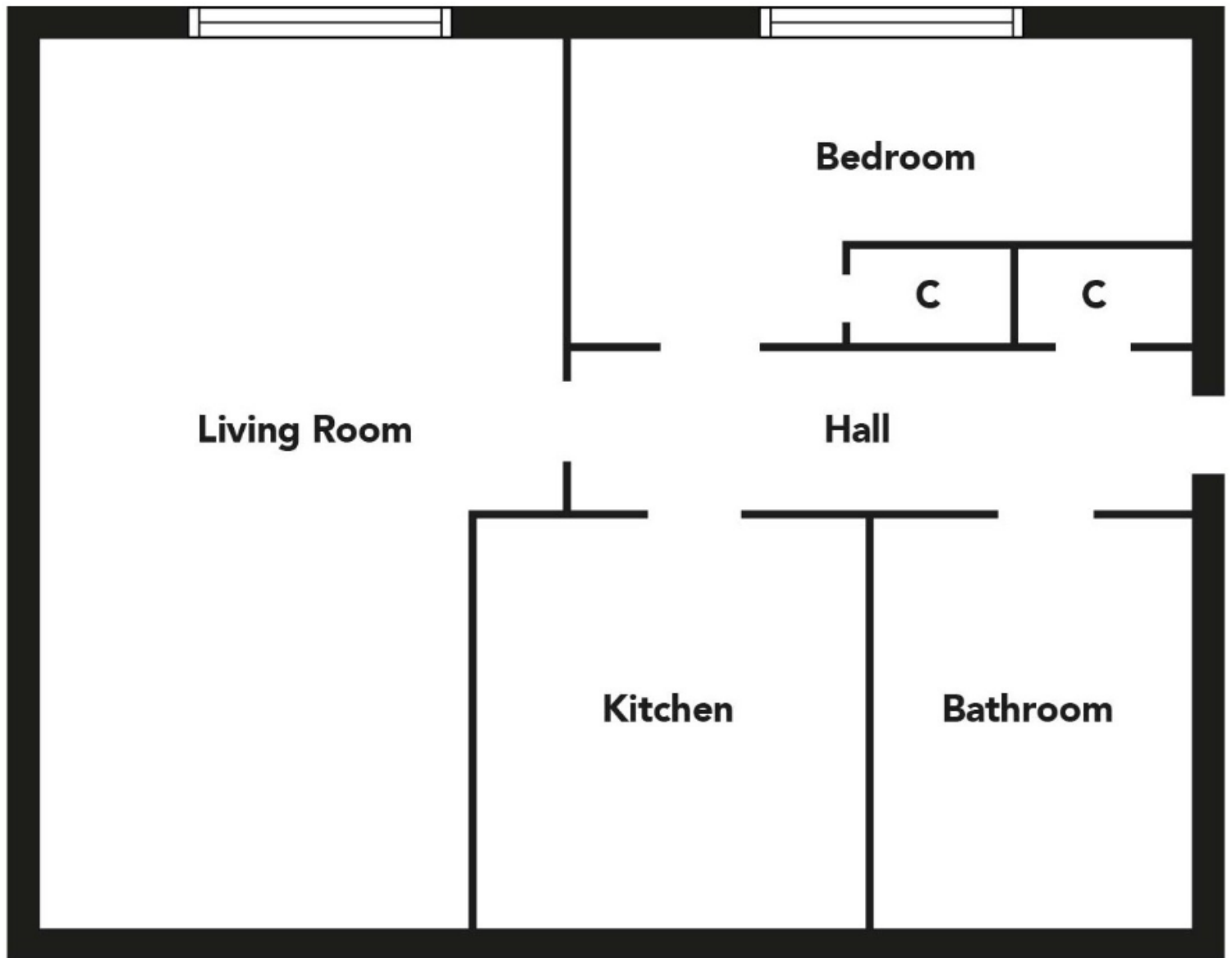
wesellrentedproperty.com

PROPERTY IMAGES



wesellrentedproperty.com

PROPERTY FLOOR PLAN



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 the next 5 years.

Page 7 – Current annual rent returns for a cash purchase & for 75% LTV purchase.

Page 8 - Potential annual rent returns 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



wesellrentedproperty.com

RETURN AT CURRENT RENT

£475 PCM

Cash Purchase Investment / Current Return = 7.9% Yield

Investment		Income	
House Purchase Price	£67,000	Annual Income	£5,700
SDLT	£4,020	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£72,020	Net Annual Income	£5,700

BTL Mortgage Investment / Current Return = 14.6% Yield

Investment		Income	
25% of Purchase Price	£16,750	Annual Income	£5,700
SDLT	£4,020	Less Mortgage Int	£2,513
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£21,770	Net Annual Income	£3,188

* Assumed 25% deposit & BTL interest rate of 5%



wesellrentedproperty.com

RETURN AT POTENTIAL RENT £525 PCM

Cash Purchase Investment / Potential Return = 8.7% Yield

Investment		Income	
House Purchase Price	£67,000	Annual Income	£6,300
SDLT	£4,020	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£72,020	Net Annual Income	£6,300

BTL Mortgage Investment / Potential Return = 17.4% Yield

Investment		Income	
25% of Purchase Price	£16,750	Potential Annual Income	£6,300
SDLT	£4,020	Less Mortgage Int	£2,513
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£21,770	Net Annual Income	£3,788

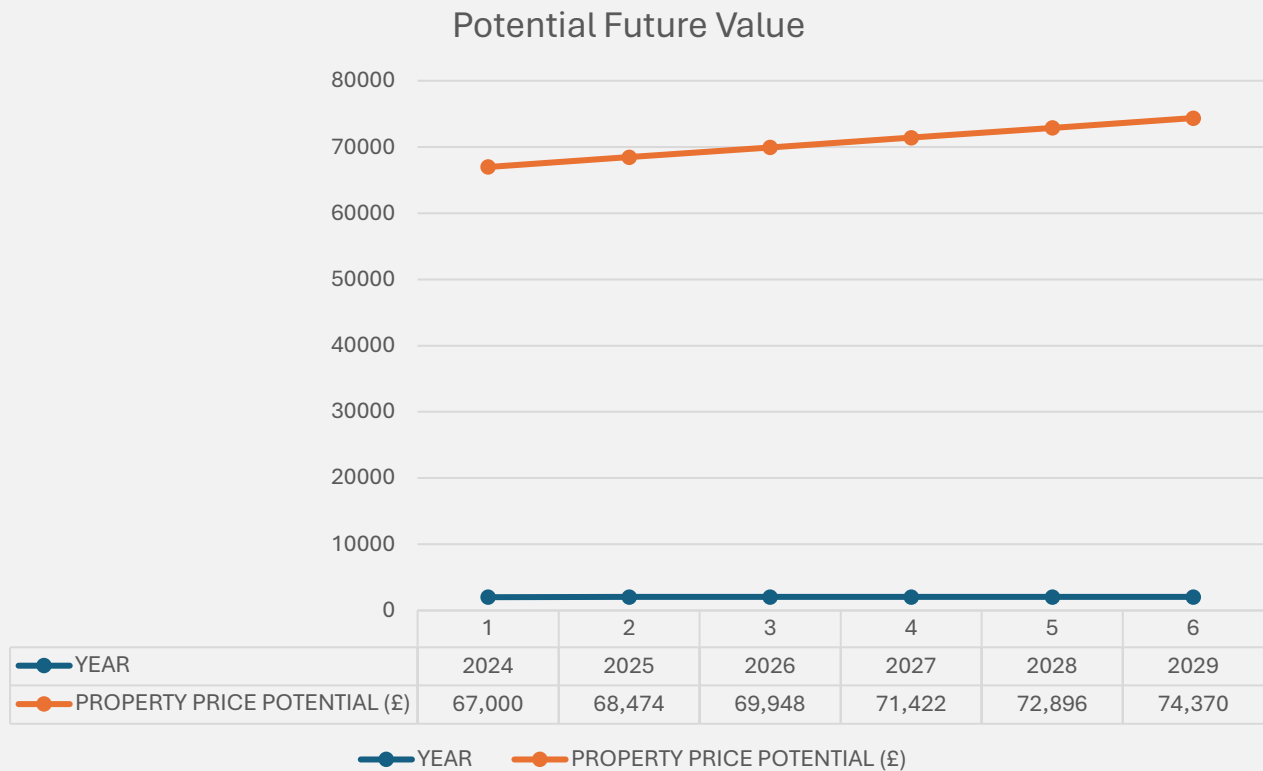
* Assumed 25% deposit & BTL interest rate of 5%



wesellrentedproperty.com

PROJECTED FUTURE VALUE

House prices in the TD9 9JL area have increased by 11% in the last 5 years



Based on last 5 years performance



wesellrentedproperty.com

TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON CURRENT RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 50%

Cash Investment	£72,020
5 Year Income	£28,500
Potential Increase in Value	£7,370
Total Potential Return	£35,870

BTL Mortgage Investment / Potential Total Return 107%

Cash Investment	£21,770
5 Year Net Income	£15,938
Potential Increase in Value	£7,370
Total Potential Return	£23,808



wesellrentedproperty.com

TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON POTENTIAL RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 54%

Cash Investment	£72,020
5 Year Income	£31,500
Potential Increase in Value	£7,370
Total Potential Return	£38,870

BTL Mortgage Investment / Potential Total Return 121%

Cash Investment	£21,770
5 Year Net Income	£18,938
Potential Increase in Value	£7,370
Total Potential Return	£26,308



wesellrentedproperty.com

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)



wesellrentedproperty.com

LOCAL SALES ACTIVITY

Comparable sale properties



A

£105,000

Minto Place And Laing Terrace, Hawick TD9

 |  Flat / Freehold

Buy to let investment opportunity portfolio of two one bedroom properties with tenant in place. Gross Rental Yield 11.14%

Sale date:	Jul 2012	Dec 2008	Aug 2003
Price:	£48,000	£49,999	£10,666



B

£65,000

21A, Minto Place Hawick TD9

 |  Flat / Freehold

Bright and spacious one bedroom basement flat, located in popular "Terraces" area of town .



C

£50,000

Minto Place, Hawick, Roxburghshire TD9

 |  Flat / Freehold

The property has been independently valued at £60,000 by a Royal Institution of Chartered Surveyors (RICS) qualified surveyor. Attractively priced - Top Floor Flat - Two Bedrooms - Open-Plan ...



D

£85,000

Minto Place, Hawick TD9

Distance: 0.01 miles

 |  Terraced house **89 sq. m***

Viewing comes highly recommended of this beautiful three bedroom mid terraced family home in the popular 'Terraces' area of the town. Presented for sale in immaculate order with stunning and ...

Sale date:	Apr 2021	Oct 2011
Price:	£85,000	£60,000



E

£60,000

Minto Place, Hawick TD9

Distance: 0.02 miles

 |

Newly renovated one bedroom ground floor property finished to the highest standard, with front and back doors, and a private garden. Raised decking to the rear boasts stunning views over the town ...



wesellrentedproperty.com

LOCAL LETTINGS ACTIVITY

Comparable rental properties



F £525 pcm (£121 pw)
Minto Place, Hawick TD9

🛏️ 2 🏠 Flat

New to the market is this newly renovated two-bedroom apartment in the popular ? terraces? Area of Hawick, located within walking distance of all local amenities available within Hawick town centre.



G £500 pcm (£115 pw)
Minto Place, Hawick TD9

🛏️ 2 🏠 Flat

Newly renovated two-bedroom property on Minto Place, Hawick.



H £450 pcm (£104 pw)
Minto Place, Hawick TD9


🛏️ 1 🏠 Flat


New to the market is a newly renovated one-bedroom loft apartment in the popular 'terraces' area of Hawick, located within walking distance of all local amenities available within Hawick town ...



wesellrentedproperty.com

Contact Information

 0141 319 7553

 info@wesellrentedproperty.com

 www.wesellrentedproperty.com

Head Office

New Alderston House
3 Dove Wynd, Bellshill, ML4 3FB

DISCLAIMER

All reasonable efforts have been made by We Sell Rented Property Ltd. to ensure the accuracy, validity and completeness of the enclosed information, with accuracy, validity and completeness neither warranted nor guaranteed. Certain assumptions have been made.

We Sell Rented Property Ltd. accepts zero liability for any, and all losses or damages resulting from the data and information contained within this document.

Data and information displayed in the above Investment Schedule has been aggregated from a number of data points by We Sell Rented Property Ltd. The data and information contained is up-to-date as of the date of publication.

Data and information displayed within the Investment Schedule does not constitute professional advice. Thoroughly discuss your options with a trained property expert before taking action. For a free and accurate valuation, please contact us on 0141 319 7553 or visit <https://www.wesellrentedproperty.com>. To opt out of future communication, contact us at info@wesellrentedproperty.com.



wesellrentedproperty.com