

PROPERTY INVESTMENT SCHEDULE



41a Glenurquhart Road
Inverness, IV3 5NZ



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PROPERTY DETAILS

41a Glenurquhart Road Inverness, IV3 5NZ

Offers in Excess of

124,950

*** Investment Property ***

We Sell Rented Property are delighted to bring to the market this delightful 2-bedroom maisonette in Inverness close to the River Ness.

Type of Home	Maisonette	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£765 pcm		
Potential Rent	£825 pcm		
Yield	See Pages 7-8		



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PROPERTY IMAGES



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PROPERTY IMAGES

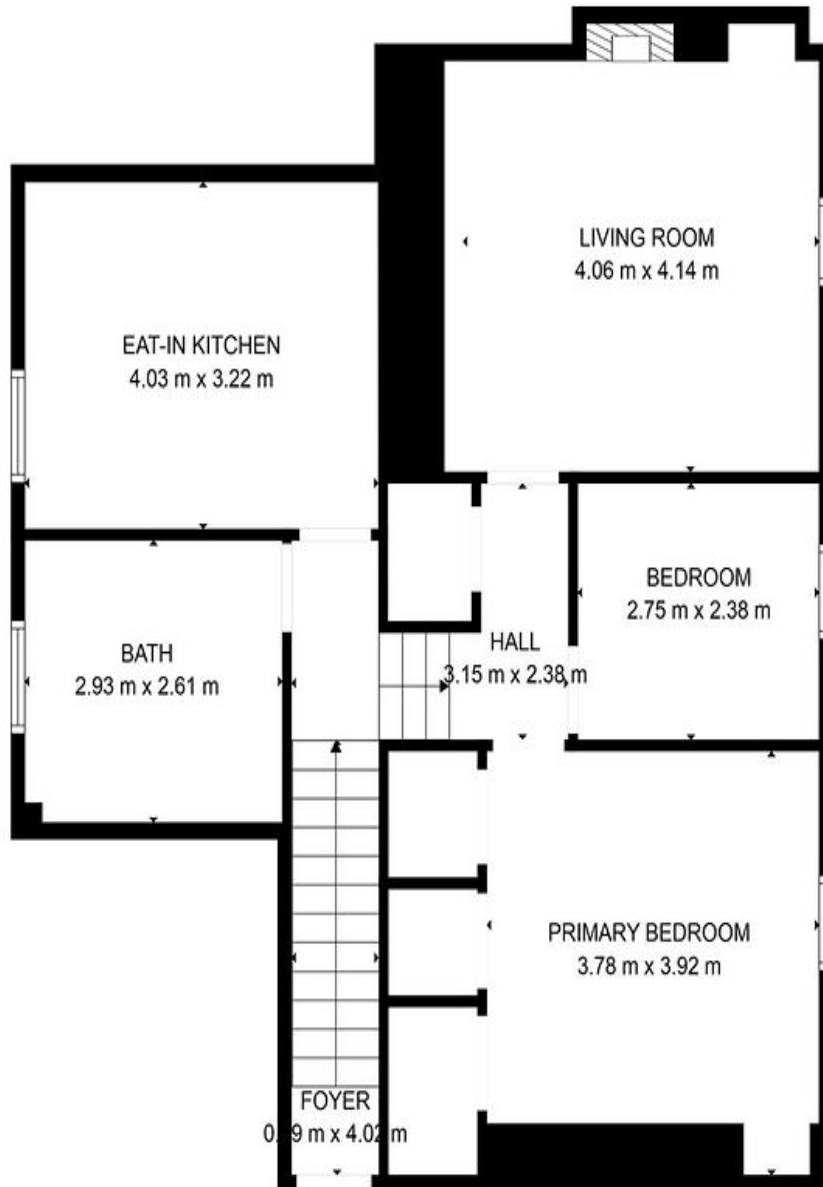


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PROPERTY IMAGES



FLOORPLAN



TOTAL: 78 m²
FLOOR 1: 78 m²
EXCLUDED AREAS: LOW CEILING: 0 m²

FLOOR PLAN CREATED BY CUBICASA APP. MEASUREMENTS DEEMED HIGHLY RELIABLE BUT NOT GUARANTEED.



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 – 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



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RETURN AT CURRENT RENT

£765 PCM

Cash Purchase Investment / Current Return = 5.5% Yield

Investment		Income	
House Purchase Price	£155,000	Annual Income	£9,180
LBTT	£9,500	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£165,500	Net Annual Income	£9,180

BTL Mortgage Investment / Current Return = 6.8% Yield

Investment		Income	
25% of Purchase Price	£38,750	Annual Income	£9,180
LBTT	£9,500	Less Mortgage Int	£5,813
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£49,250	Net Annual Income	£3,368

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



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RETURN AT POTENTIAL RENT

£ 825 PCM

Cash Purchase Investment / Potential Return = 6% Yield

Investment		Income	
House Purchase Price	£155,000	Annual Income	£9,900
LBTT	£9,500	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£165,500	Net Annual Income	£9,900

BTL Mortgage Investment / Potential Return = 8.3% Yield

Investment		Income	
25% of Purchase Price	£38,750	Potential Annual Income	£9,900
LBTT	£9,500	Less Mortgage Int	£5,813
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£49,250	Net Annual Income	£4,088

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

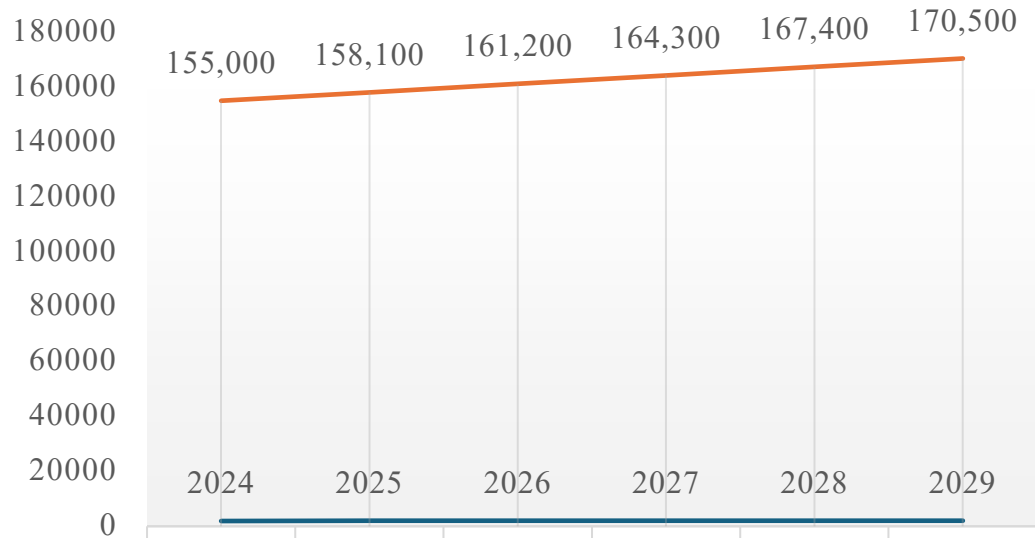


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PROJECTED FUTURE VALUE

House prices in the IV3 area have increased by 10 % in the last 5 years

Potential Future Value - 5 years



YEAR	1	2	3	4	5	6
YEAR	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	155,000	158,100	161,200	164,300	167,400	170,500

— YEAR — PROPERTY PRICE POTENTIAL (£)

Based on last 5 years performance



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TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON CURRENT RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 37%

Cash Investment	£165,500
5 Year Income	£45,900
Potential Increase in Value	£15,500
Total Potential Return	£61,400

BTL Mortgage Investment / Potential Total Return 66%

Cash Investment	£49,250
5 Year Net Income	£16,838
Potential Increase in Value	£15,500
Total Potential Return	£39,338



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TOTAL POTENTIAL RETURN OVER 5 YEARS

BASED ON POTENTIAL RENT

5 Year Total Potential Return

Cash Purchase Investment / Potential Total Return 39%

Cash Investment	£165,500
5 Year Income	£49,500
Potential Increase in Value	£15,500
Total Potential Return	£65,000

BTL Mortgage Investment / Potential Total Return 73%

Cash Investment	£49,250
5 Year Net Income	£20,438
Potential Increase in Value	£15,500
Total Potential Return	£35,938



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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)



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LOCAL SALES ACTIVITY

Comparable sale properties



A **£180,000**
55 Glenurquhart Road, Inverness IV3 5PB **Distance:** 0.03 miles

2 **Home** Semi-detached house **Sale date:** Dec 2020

Sale date:	Dec 2020	Dec 2013	Nov 2010	Feb 2005
Price:	£180,000	£168,000	£160,000	£117,450

Sep 2002
£60,000



B **£195,000**
53 Glenurquhart Road, Inverness IV3 5PB **Distance:** 0.03 miles

Sale date: Jul 2020

Sale date:	Jul 2020	Mar 2003
Price:	£195,000	£100,100



C **£145,000**
41 Glenurquhart Road, Central, Inverness. IV3 **Distance:** 0.04 miles

2 **Home** Flat / Freehold

Deceptively spacious 2 bedroom ground floor flat on the west side of the River Ness.

Sale date:	Nov 2003
Price:	£30,000



D **£142,500**
46 Glenurquhart Road, Inverness IV3 5PA **Distance:** 0.04 miles

Sale date: Nov 2022

Sale date:	Nov 2022
Price:	£142,500



E **£139,000**
58 Glenurquhart Road, Inverness IV3 5PA **Distance:** 0.04 miles

Sale date: Mar 2022

Sale date:	Mar 2022	Jul 2021
Price:	£139,000	£133,000



LOCAL LETTINGS ACTIVITY

Comparable rental properties



£725 pcm (£167 pw)

Glenurquhart Road, Inverness IV3 **ARCHIVED**

Distance: 0.04 miles

3 Flat

Ground floor flat close to city centre. Unfurnished but including carpets, curtains and white goods in the kitchen. Comprising hallway, lounge, kitchen, shower room and three double bedrooms. ...



£750 pcm (£173 pw)

Glenurquhart Road, Inverness IV3 **ARCHIVED**

Distance: 0.04 miles

3 Flat

First floor flat close to city centre. Unfurnished but including carpets, curtain poles, oven, hob and fridge/freezer in the kitchen. Comprising private entrance with stairs leading to lounge, ...



£795 pcm (£183 pw)

Lindsay Avenue, Inverness IV3 **ARCHIVED**

Distance: 0.07 miles

2 Semi-detached house

Semi-detached villa in Dalneigh. Unfurnished but including carpets, curtains and white goods in the kitchen including dishwasher. Comprising, entrance leading to lounge with fireplace and kitchen. ...



£635 pcm (£147 pw)

Torvean Avenue, Inverness IV3 **ARCHIVED**

Distance: 0.26 miles


2 Flat


This two bedroom flat is located close to Bught Park and Aquadome. Photos to follow.



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