

PROPERTY INVESTMENT SCHEDULE



32 Craighorn Road,
Alva, FK12 5DL



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PROPERTY DETAILS

32 Craighorn Road,
Alva, FK12 5DL

Offers Over
£50,000

*** Investment Property***

We Sell Rented Property are delighted to bring to the market this 2-bedroom ground floor flat situated in the picturesque town of Alva in Clackmannanshire

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£520		
Potential Rent	£600		
Yield	See Pages 7-8		



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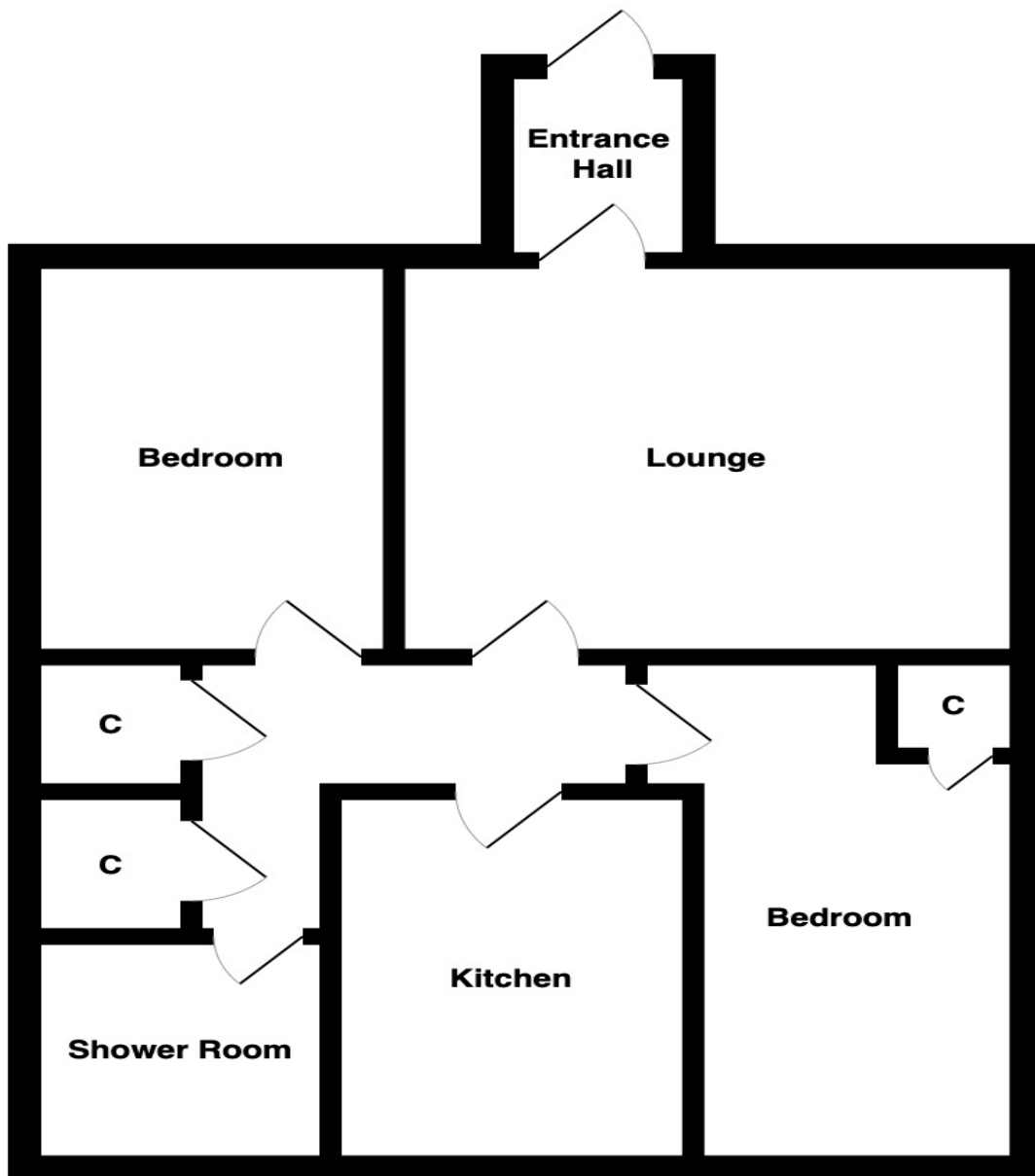
PROPERTY IMAGES



PROPERTY IMAGES



PROPERTY FLOOR PLAN



Total Area: 61.0 m² ... 656 ft²

All measurements are approximate and for display purposes only



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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

£520 PCM

Cash Purchase Investment / Current Return = **10.6% Yield**

Investment		Income	
House Purchase Price	£55,000	Annual Income	£6,240
SDLT	£3,000	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£59,000	Net Annual Income	£6,240

BTL Mortgage Investment / Current Return = **23.5% Yield**

Investment		Income	
25% of Purchase Price	£13,750	Annual Income	£6,240
SDLT	£3,000	Less Mortgage Int	£2,063
Legal Fees	£1,000	Factors Fees	£
Total Investment	£17,750	Net Annual Income	£4,178

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



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RETURN AT POTENTIAL RENT £600 PCM

Cash Purchase Investment / Potential Return = 12.2% Yield

Investment		Income	
House Purchase Price	£55,000	Annual Income	£7,200
SDLT	£3,000	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£59,000	Net Annual Income	£7,200

BTL Mortgage Investment / Potential Return = 28.9% Yield

Investment		Income	
25% of Purchase Price	£13,750	Potential Annual Income	£7,200
SDLT	£3,000	Less Mortgage Int	£2,063
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£17,750	Net Annual Income	£5,138

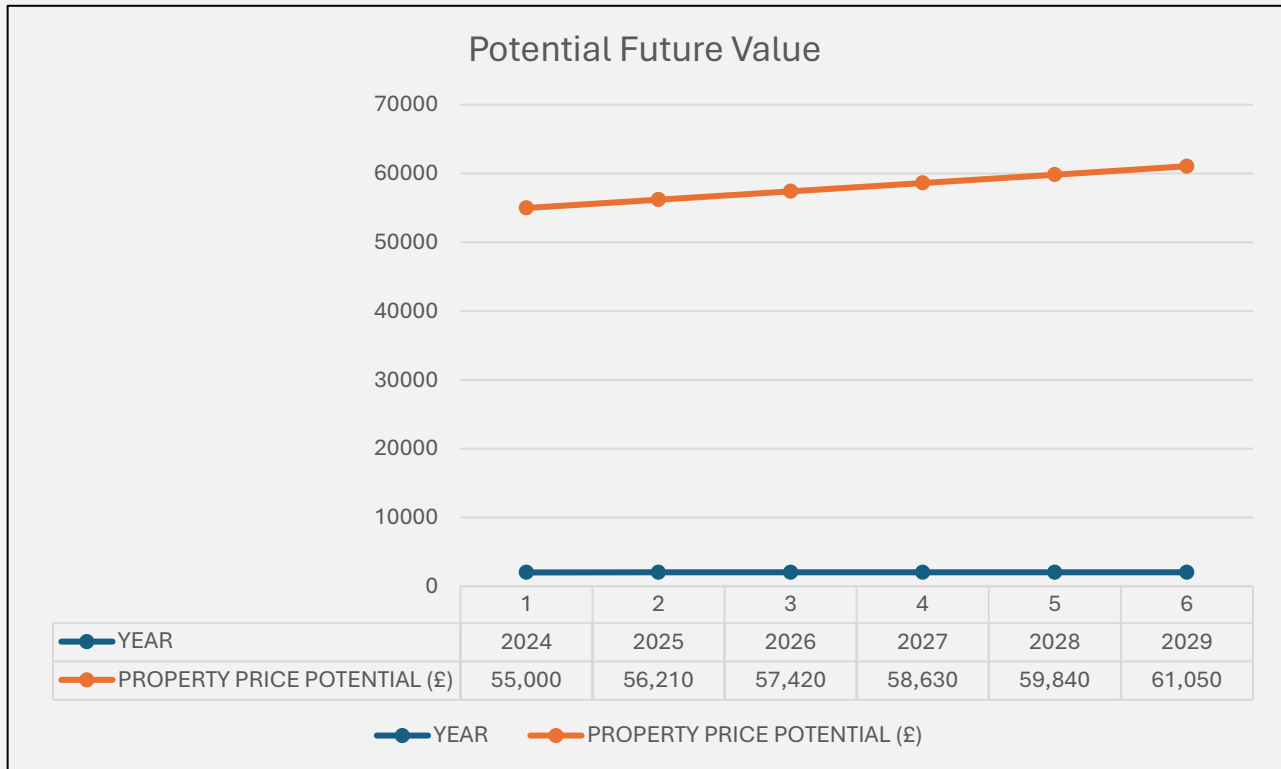
* Assumed 25% deposit & BTL interest rate of 5%



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PROJECTED FUTURE VALUE

House prices in the FK12 area have increased by 10% in the last 5 years



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 **63%**

Cash Investment	£59,000
5 Year Income	£31,200
Potential Increase in Value	£6,050
Total Potential Return	£37,250

BTL Mortgage Investment / Potential Total Return **152%**

Cash Investment	£17,750
5 Year Net Income	£20,888
Potential Increase in Value	£6,050
Total Potential Return	£26,938



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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 **71%**

Cash Investment	£59,000
5 Year Income	£36,000
Potential Increase in Value	£6,050
Total Potential Return	£42,050

BTL Mortgage Investment / Potential Total Return **179%**

Cash Investment	£17,750
5 Year Net Income	£25,688
Potential Increase in Value	£6,050
Total Potential Return	£31,738



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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



£120,000

Craighorn Road, Alva, Clackmannanshire FK12

Distance: 0.04 miles

2 **Semi-detached house / Freehold**

** sold at closing date ** This superb two bedroom semi detached house is nestled at the bottom of the Ochil Hills, Alva. A detached single garage and large driveway provides off street parking. ...

Sale date: Sep 2023
Price: £135,000



£110,000

Craighorn Road, Alva FK12

Distance: 0.06 miles

3 **Semi-detached house / Freehold**

A wonderful opportunity to purchase this 3 bedroom semi-detached home, offering spacious living accommodation, with driveway & garden. The property is ideally situated in this desirable ...

Sale date: Oct 2023 Oct 2021 Oct 2017 Apr 2012
Price: £119,119 £115,555 £81,500 £25,000
Aug 2006
£70,000



£108,000

Craighorn Road, Alva FK12

Distance: 0.06 miles

2 **Semi-detached house**

County Estates are delight to bring to the market this spacious semi-detached villa situated in the popular town of Alva. This ideal family home comprises; Entrance, entrance hallway, spacious ...

Sale date: Sep 2023 Oct 2017 Aug 2010
Price: £110,500 £86,000 £74,500



£132,500

Craighorn Road, Alva FK12

Distance: 0.06 miles

3 **Semi-detached house / Freehold**

County Estates are pleased to welcome to the market 46 Craighorn Road, Alva. This spacious semi-detached villa has been well maintained throughout and comprises of: A welcoming entrance hallway, a ...

Sale date: Jul 2019 Jun 2006 Jun 2002
Price: £87,500 £74,000 £41,500



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LOCAL LETTINGS ACTIVITY



£700 pcm (£162 pw)

Craighorn Road, Alva FK12

Distance: 0.05 miles

 2  **Semi-detached house**

Martin&co are delighted to present this lovely two bedroom family home to the market. The property comprises of two double bedrooms, a family bathroom, fitted kitchen and spacious lounge/diner ...



£725 pcm (£167 pw)

Dalmore Drive, Alva, Clackmannanshire FK125Dd FK12

Distance: 0.11 miles

 2  **Semi-detached house**

Stirling Property Shop are proud to bring to market this unfurnished two bedroom semi detached house situated in the Clackmannanshire town of Alva.



£675 pcm (£156 pw)

Dalmore Drive, Alva, Clackmannanshire FK125Dd FK12

Distance: 0.11 miles

 2  **Semi-detached house**

Stirling Property Shop are proud to bring to market this unfurnished two bedroom semi detached house situated in the Clackmannanshire town of Alva.



£800 pcm (£185 pw)

Carnaughton Place, Alva, Clackmannanshire FK12

Distance: 0.15 miles

 3  **Flat**

Stirling Property Shop are proud to bring to market this unfurnished three bedroom semi detached house situated in the Clackmannanshire town of Alva.



£725 pcm (£167 pw)

Carnaughton Place, Alva, Clackmannanshire FK12

Distance: 0.15 miles

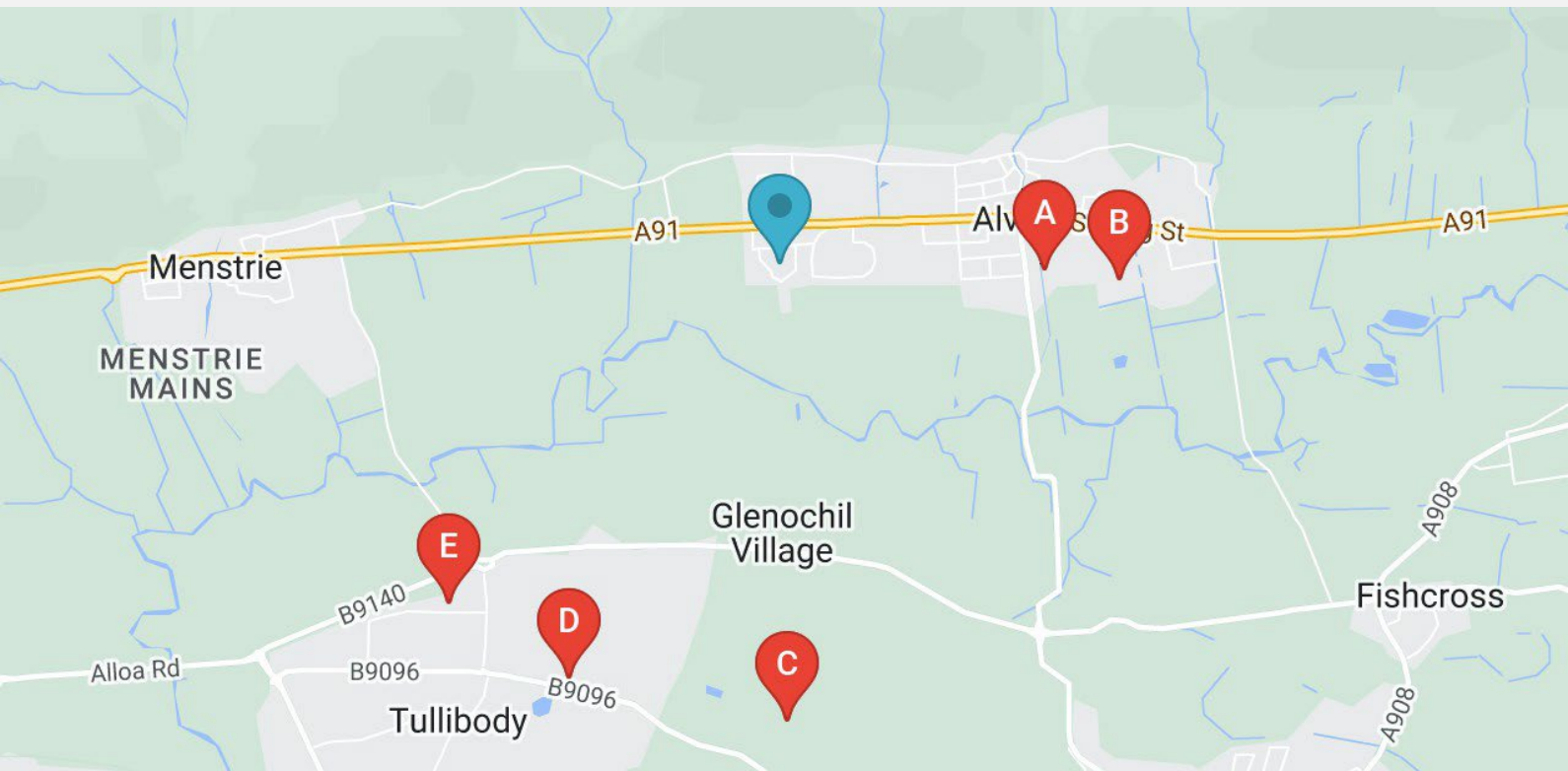
 3  **Flat**

Stirling Property Shop are proud to bring to market this unfurnished three bedroom semi detached house situated in the Clackmannanshire town of Alva.



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LOCAL SCHOOLS




NAME	POSTCODE	EDUCATION LEVEL	DISTANCE	RATING
A Alva Primary School	FK12 5LY	Nursery, Primary, Special	1.15 km	Not rated
B Alva Academy	FK12 5FE	Secondary, Special	1.47 km	Not rated
C Lornshill Academy	FK10 2ES	Secondary, Special	1.98 km	Not rated
D Banchory Primary School	FK10 2TF	Nursery, Primary	2.02 km	Not rated
E St Serf's Primary School	FK10 2RD	Primary	2.06 km	Not rated



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