

# PROPERTY INVESTMENT SCHEDULE



Flat D 151 Hardgate  
Aberdeen  
AB11 6XQ

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# PROPERTY DETAILS

## Flat D 151 Hardgate Aberdeen AB11 6XQ

Offers in Excess of  
£117,500

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

We Sell Rented Property are delighted to bring to the market this delightful 2-Bedroom property in Hardgate close to Aberdeen City-Centre

Type of Home	Flat	Bedrooms	2
Tenure	Freehold	Bathrooms	1
Tenant	In Place	Reception	1
Current Rent	£600pcm		
Potential Rent	£700pcm		
Yield	See Pages 7-8		



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# PROPERTY IMAGES



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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

## £600 PCM

Cash Purchase Investment / Current Return = 5.6% Yield

Investment		Income	
House Purchase Price	£120,000	Annual Income	£7,200
LBTT	£7,200	Less Mortgage %	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£128,200	Net Annual Income	£7,200

BTL Mortgage Investment / Current Return = 7.07% Yield

Investment		Income	
25% of Purchase Price	£30,000	Annual Income	£7,200
LBTT	£7,200	Less Mortgage Int	£4,500
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£38,200	Net Annual Income	£2,700

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



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# RETURN AT POTENTIAL RENT

## £750 PCM

Cash Purchase Investment / Potential Return = 7% Yield

Investment		Income	
House Purchase Price	£120,000	Annual Income	£9,000
LBIT	£7,200	Less Mortgage Int	£0
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£128,200	Net Annual Income	£9,000

BTL Mortgage Investment / Potential Return = 11.78% Yield

Investment		Income	
25% of Purchase Price	£30,000	Potential Annual Income	£9,000
LBIT	£7,200	Less Mortgage Int	£4,500
Legal Fees	£1,000	Factors Fees	£0
Total Investment	£38,200	Net Annual Income	£4,500

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



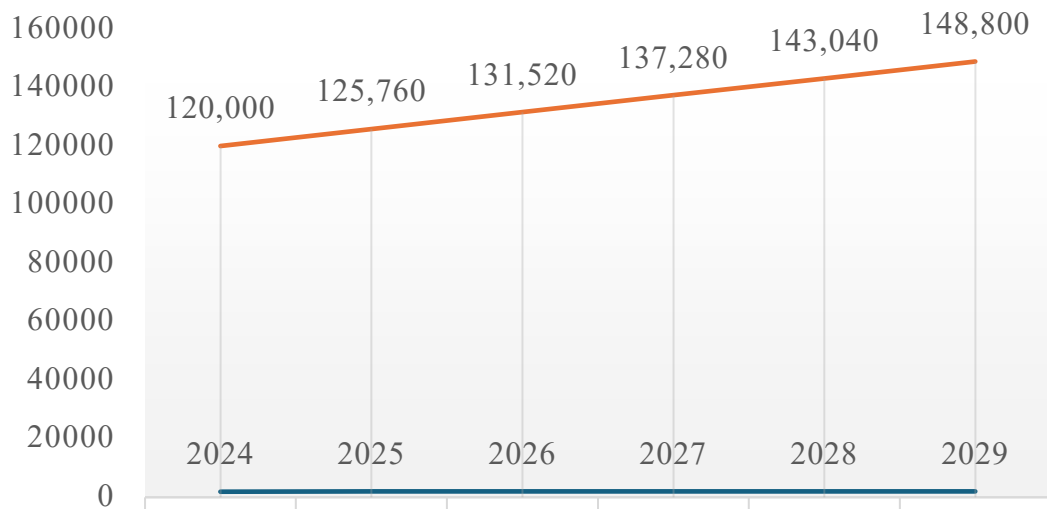
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# PROJECTED FUTURE VALUE

House prices in the UK have increased by 24% in the last 5 years

Potential Future Value - 5 years



YEAR	2024	2025	2026	2027	2028	2029
PROPERTY PRICE POTENTIAL (£)	120,000	125,760	131,520	137,280	143,040	148,800

— 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 51%

Cash Investment	£128,200
5 Year Income	£36,000
Potential Increase in Value	£28,800
Total Potential Return	£64,800

BTL Mortgage Investment / Potential Total Return 111%

Cash Investment	£38,200
5 Year Net Income	£13,500
Potential Increase in Value	£28,800
Total Potential Return	£42,300



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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 58%

Cash Investment	£128,200
5 Year Income	£45,000
Potential Increase in Value	£28,800
Total Potential Return	£73,800

BTL Mortgage Investment / Potential Total Return 134%

Cash Investment	£38,200
5 Year Net Income	£22,500
Potential Increase in Value	£28,800
Total Potential Return	£51,300



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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



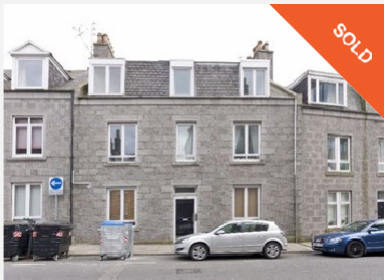
Property fully compliant (EICR / Gas Safety etc)



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# LOCAL SALES ACTIVITY

## Comparable sale properties




**A**

**£58,000**

157 Hardgate, Aberdeen AB11 6XQ

Distance: 0.02 miles

 2 Sale date: May 2022

Sale date:	May 2022	Nov 2004
Price:	£58,000	£67,500



**B**

**£122,500**

Flat E, 151 Hardgate, Aberdeen AB11 6XQ

Distance: 0.02 miles

 Flat / Leasehold Sale date: Jun 2022

Sale date:	Jun 2022	Nov 2015	Feb 2007
Price:	£122,500	£189,000	£130,000



**C**

**£130,000**

Flat G, 151 Hardgate, Aberdeen AB11 6XQ

Distance: 0.02 miles

 2  Flat / Share of freehold Sale date: Mar 2023

Sale date:	Mar 2023	Jul 2005
Price:	£130,000	£110,119





**D**

**£125,000**

Flat H, 151 Hardgate, Aberdeen AB11 6XQ

Distance: 0.02 miles

 2  Flat / Freehold Sale date: Feb 2021

Sale date:	Feb 2021	Feb 2004
Price:	£125,000	£90,888



**E**

**£97,500**

163 Hardgate, Aberdeen AB11 6XQ

Distance: 0.04 miles

 1  Flat / Freehold Sale date: May 2021

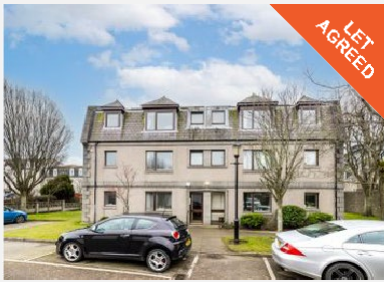
Sale date:	May 2021	Mar 2017	Apr 2013	Feb 2008
Price:	£97,500	£95,000	£116,752	£85,000
	Jul 2004			
	£45,000			



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# LOCAL LETTINGS ACTIVITY

## Comparable rental properties



**F** **£700 pcm (£162 pw)**  
151E Hardgate, Aberdeen AB11 **ARCHIVED**

2 Flat

We are pleased to offer for lease this first floor two bedroom flat, located in the heart of the city centre. The property is serviced by gas central heating and double glazing and offers spacious ...



**G** **£850 pcm (£196 pw)**  
Justice Mill Brae, City Centre, Aberdeen AB11 **Distance: 0.16 miles**

2 Flat

We have pleasure in offering for rent this fully furnished, two bedroom flat.



**H** **£745 pcm (£172 pw)**  
Albury Mansions, Second Floor Left AB11 **Distance: 0.17 miles**

2 Flat

Modern Two Bedroom second floor Flat located in popular development within the Ferryhill area offering bright and spacious accommodation that would ideally suit professionals working in the city ...



**I** **£950 pcm (£219 pw)**  
Cuparstone Place, City Centre, Aberdeen AB10 **Distance: 0.19 miles**

2 Flat

Large furnished 2 bedroom apartment in highly sought after city centre development



**J** **£825 pcm (£190 pw)**  
Holburn Road, West End, Aberdeen AB10 **Distance: 0.22 miles**


2 Flat


Stunning, newly renovated 2 bed ground floor flat, 5 minute walk to city centre. Flat occupies whole of the ground floor and comprises large lounge, modern kitchen, bathroom and 2 double bedrooms. ...



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# Contact Information

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