



High-Yield Property Investment

CARHOLME RD, LINCOLN, LN1 1RR | 5-BED HMO

The Opportunity

- 5 year lease
- "Blue-chip" tenant contracting with UK Government
- No voids
- No management costs.
- To be converted to 5-bed HMO
- **Potential Return on Capital Employed of 17.94%**

Key Financials

Purchase Price	£225,000
Legal Fees	£2,000
Refurb Costs	£36,000
SDLT	£11,500
Sourcing Fee	£6,000
Estimated Annual Buildings Insurance	£300
Total Cost to Purchase	£279,450
Annual Rent	£28,606
Return on Investment	10.13%

ESTIMATES

Examples

Property Purchased with Mortgage

Purchase Price	£225,000
Example mortgage interest rate	5.00%
Example loan-to-value (LTV)	75%
Mortgage Balance (excl. any arrangement fee)	£168,750
Cash left in the investment*	£110,700
Annual Guaranteed Rental	£28,606
Mortgage Payments (Interest Only)	£8,437
Buildings Insurance (Estimate)	£300
Net Income	£19,869
Return on Capital Employed	17.94%

*Cash left in the investment: 25% of advertised price, refurb costs, legal fees, SDLT, Sourcing fees.

*Estimated value after refurb: Based on comparables - available on request

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The Strategy

1. Convert to 5-bed HMO
2. Refurbish to meet tenant and local authority specifications and all statutory compliance requirements

How the scheme works

1. Purchase the property
2. Complete any refurbishments required
3. Obtain the necessary statutory compliance documents (e.g. Fire Risk Assessment, Gas Safety Certificate, Electrical Installation Condition Certificate (EICR), and EPC)
4. Your property will be inspected to confirm compliance with the tenant and local authority property requirements, including statutory compliance
5. Your property will be signed onto the scheme and lease executed
6. Rent is paid to you from the date that your property is signed onto the scheme, one month in arrears

Reliable, double-digit returns

