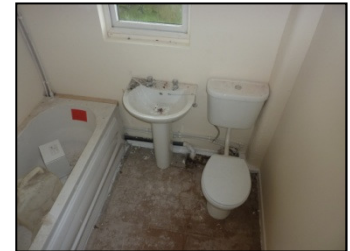
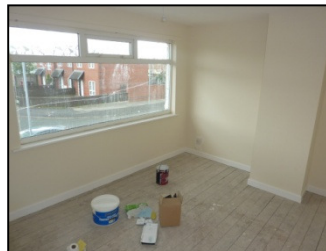




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## 21 Deycroft Avenue, Kirkby, Liverpool, L33 9TD



NSW Properties is pleased to offer an attractive investment property for sale. The property is a 4 bedroom semi detached house in Kirkby, Merseyside.

### Property

21 Deycroft Avenue, Kirkby, Liverpool, L33 9TD

4 Bedroom . The accommodation comprises a very large entrance hall area, leading to a large lounge area, large rear dining room and kitchen. To the first floor there are four bedrooms and main family bathroom. Outside there is a paved area to the front of the property with a good size garden to the rear plus a detached garage offering off road parking. Fully Gas Central Heated and Double Glazed. The property is currently being refurbished to incorporate a brand new fitted kitchen, fitted bathroom, new laminate flooring and new carpets. The property has been completely re-plastered and re-decorated. Purchase price is **£105,000.00**

We pay 20% deposit. Therefore loan amount and amount you purchase for will be just **£84,000.00**

### Mortgage

- with Birmingham Midshires - £350.00 per month ( 80% LTV 5.00 % interest only)

### Rental Value

There are comparable rental properties on the market at the moment. Please see the Best Price Guide pdf at the bottom of the page that gives comparable rentals in a ¼ mile radius of the property.

**Tel: 01695 581260**  
**Mob: 07545 563662**

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From the Best Price Guide we would suggest a rental figure of between £550.00pcm - £600.00pcm as a realistic market rent. At this price we believe that the property would let very quickly.

### **Comparable Sales**

There is currently a 4 bedroom terrace property for sale on Bramcote Road. In order to be let out this would require some modernisation and this property is being marketed for £98,000.00

The most recent sales on Deycroft Avenue itself were all a number of years ago and should only be used for information purposes. Number 15 sold for £74,000.00 November 2007. Number 25 sold for £49,950.00 in May 2003. It should also be noted that the purchase price is dependent on the valuation by the bank. Therefore if the property is valued at £95,000.00 then the purchase price will be 20% less at £76,000.00 meaning a mortgage figure of £316.66 per month.

We can offer 20% discount but the investor will have to pay **£5,000.00** per property towards all costs, solicitors, brokers and valuation fee. **This is the only money that you will pay out on the deal.**

One benefit to this type of deal is that there are enormous tax savings on the property. Because the purchase is put through with the Land Registry at the purchase price of £105,000.00 you are actually only paying £84,000.00 (your mortgage). Therefore if you decided to sell the property for £105,000.00 in say 6-12 months there will be no tax to pay on the £21,000.00 profit that you have made.

### **Letting Information**

A lot of people who will invest in these properties will not have the experience, or even time to manage the property on their own. This is where NSW Properties can be of assistance.

NSW Properties can offer a full management service on any property purchased. We would charge a flat fee of £250.00 (no VAT). Therefore on the property above there would be a fee of £250.00 deducted from the initial rent collected and then there would be an 8% management fee for any rent collected (i.e. £46.00 per month). All money collected would be forwarded to you the next day along with an accompanying rent statement of account.

Therefore if a rental of £575.00 a month was achieved on the above property the client would receive £529.00 per month and with a mortgage from Birmingham Midshires of £350.00 per month this would mean that the investor would clear £179.00 per month plus see instant capital appreciation of 20% on the property when purchased and obviously any increase in capital appreciation going forward.

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