

FOSSEY TAYLOR

An Exciting Opportunity:

This is a 'Staple' Fossey Taylor property. We have many of them all in the same area. They are great renters and are also in a prime spot to benefit from capital growth when the market bounces. Grab it quick!

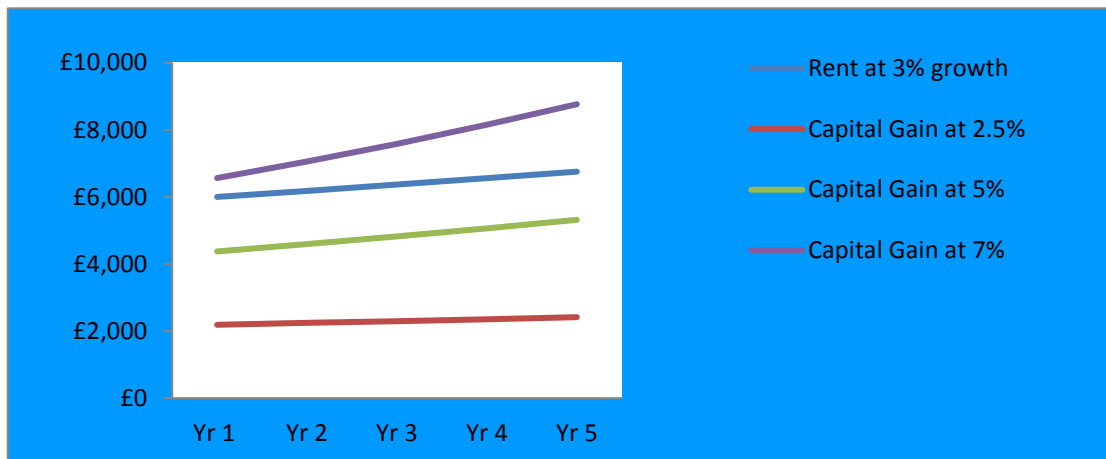


Purchase price:	£50,000
Estimated end value:	£85,000 to £90,000
Cash required (including fees):	£28,200
Yield (Cost vs. Gross Rent):	9.84%
Yield (Cash employed):	14%
Cashflow 'profit' Per month:	£308 to £358

Monthly cash flow in 5 years:	£396
Value in 5 years at 5% Growth:	£111,675
Highest 'Boom time' price:	£110,000
Current Rebuild Value:	£125,000
Total 5 year gain (Growth+Rent):	£56,029
5 yr gain based on 3% Rent rises and 5% Capital Growth	

Key facts & figures:

Purchase Price:	£50,000	Yield (purch.&renov.vs.GrossRent):	
Renovation Costs:	£11,000		9.84%
Estimated End Value:	£85,000 to £90,000		
Profit/Equity Created:	£24,000 to £29,000	Yield (Cash employed vs. Net profit):	
YOU need this much cash to buy:	£28,200		14%
Rent:	£475.00 to £525.00		
Cashflow 'profit':	£308.33 to £358.33		



Supporting factors:

Estimated Rebuild Value:	£125,000	"this is a disequilibrium that would be expected to pull prices up"
Highest price achieved for similar property at 2008 peak:	£110,000	"in previous recessions this 'high' was a marker during the recovery. Prices 'snapped' back relatively to this level quickly"
Discount from today's market value:	42.86%	"wow"

Capital and Rent 5 year growth forecasts:

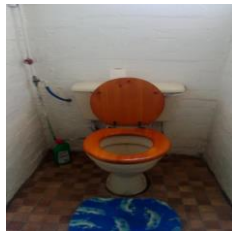
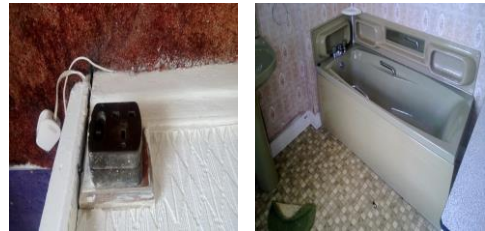
	Yr 1	Yr 2	Yr 3	Yr 4	Yr 5	Totals
Rent at 3% growth	£6,000	£6,180	£6,365	£6,556	£6,753	£31,855
Capital Gain at 2.5%	£2,188	£2,242	£2,298	£2,356	£2,415	£11,498
Capital Gain at 5%	£4,375	£4,594	£4,823	£5,065	£5,318	£24,175
Capital Gain at 7%	£6,563	£7,055	£7,584	£8,153	£8,764	£38,118

It is anticipated that, depending upon market conditions, this property could be refinanced based upon a higher value of up to £87,500. Doing so would release £70,000 (80%LTV) enabling the 'recycling' of some of the original funds employed. Repeat the exercise to purchase more property, using some of the same original deposit.

Renovation details:

This 2 Bed property will benefit from a comprehensive refurbishment, to include the following works:

- .Reorganising the layout upstairs, moving the bathroom to create more space.
- .NEW Kitchen, including, Oven, Hob, Extractor, Worktop and Tiles.
- .Moving existing bathroom and fitting new 3 piece suite, shower, tiles and flooring.
- .New double glazing throughout
- .Redecorating & NEW Flooring Throughout
- .Minor Cosmetic Repairs
- .Fitting a gas central heating system
- .A full Rewire and new electrical system



Works professionally managed to a specific schedule:

PROGRAMME: PROJECT:Address		CONTRACTOR		Sample Schedule														
PROVISIONAL PROGRAMME FOR INFORMATION ONLY		Month	APRIL 2013														MAY 2013	
Week		Date	1		2		3		4		5		6		7			
Item		Work Description	Mon	Tue	Wed	Thu	Fri	Sat	Sun	Mon	Tue	Wed	Thu	Fri	Sat	Sun		
1	PROJECT DURATION		[Red bar spanning all days]															
2	SIT - SET UP		[Yellow bar spanning days 1-2]															
3	REVISIONS AND DISPOSALS		[Yellow bar spanning days 1-2]															
3	DEMOLITIONS AND ALTERATIONS		[Yellow bar spanning days 1-2]															
4	REPLACE WINDOWS AND DOORS		[Green bar spanning days 1-2]															
4	FIX ELECTRICAL		[Blue bar spanning days 1-2]															
5	FIX MECHANICAL & PLUMBING		[Blue bar spanning days 1-2]															
6	FIX JOINERY		[Orange bar spanning days 1-2]															
7	PLASTERING		[Orange bar spanning days 1-2]															
8	1st FIX ELECTRICAL		[Blue bar spanning days 1-2]															
9	2nd FIX MECHANICAL AND PLUMBING		[Blue bar spanning days 1-2]															
10	2nd FIX JOINERY		[Blue bar spanning days 1-2]															
11	DECORATIONS AND WALL TILING		[Blue bar spanning days 1-2]															
12	FLOORING		[Red bar spanning days 1-2]															
13	CARPETS AND DOOR FINISHES		[Red bar spanning days 1-2]															
14	TESTING & COMMISSIONING		[Blue bar spanning days 1-2]															
15	SHARING		[Red bar spanning days 1-2]															
16	CLEAN		[Green bar spanning days 1-2]															
EXTERNAL WORKS																		
17	WASTES AND DISPOSALS		[Yellow bar spanning days 1-2]															
18	NEEDS AND RENEWALS		[Green bar spanning days 1-2]															
19	DETAILED WORKS		[Green bar spanning days 1-2]															
20	NEEDS AND RENEWALS		[Red bar spanning days 1-2]															
21	FINISHES		[Blue bar spanning days 1-2]															

Property Ref:28FrS

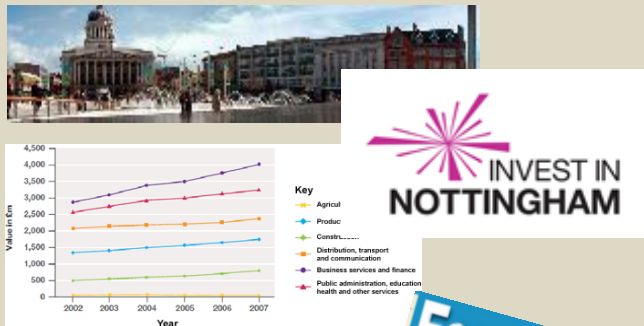
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Why Nottingham?

- 6th Largest City in the UK, Has a growing population
- £ 3.5 billion regeneration, great transport links
- Public sector and Private sector initiatives
- www.InvestInNottingham.com
- Capital Growth Predicted to Outperform UK average.
- Savills 2016 forecast is 9.2% growth vs. uk average 6.0%
- Grade C stock hotly tipped property niche.
- www.Savills.com/Reports
- Lower house values in Nottingham means less capital needed to invest.
- Property ½ national average, rents are almost national average
- Buying at circa 2002 prices
- Circa 40% off peak prices
- Rebuild Values TWICE price paid!
- Strong position to come out of recession (Oxford Institute of Economics).
- 10,000 people on housing waiting list!

Why Northampton?

- Northamptonshire is at the forefront of a significant UK government programme of new investment.
- £11 billion of public sector investment in transport and infrastructure by 2021
- 141,000 new jobs by 2031
- Significantly undervalued. Neighbours. Oxfordshire, Leicestershire, Buckinghamshire and Cambridgeshire, all significantly more expensive places to live.
- With New transport links and investment, property prices are forecast to rise. Capital Growth Predicted to Outperform UK average because of this.
- Under 1 hour commute to London.
- Benefiting from the London 'Halo' effect.
- Savills 2016 forecast is 9.2% growth vs. uk average 6.0%
- Grade C stock hotly tipped property niche.
- www.Savills.com/Reports
- Buying at circa 2002 prices
- Circa 40% off peak prices
- Strong all round position to come out of recession (Oxford Institute of Economics).



Economic recovery? Depends where you are living



Oxford Institute of Economics Study in 2012 predicts that the East Midlands, in particular Nottingham and Northampton, will outperform the rest of the UK for Capital Growth. Now is the time to invest!

Assumptions used in this document Useful due diligence links.

Finance at 80% LTV, 5% pay rate on an interest only loan.
 All figures take a midpoint between any estimated 'window' i.e. £500-550 = £525, £75,000-80,000 = £77,500.
 Assumes 3% rent rises year on year from 2013-2018.
 Rebuild figures are estimates based on recent insurance quotations.
 All figures are inclusive of VAT where applicable.
 All comparable and example figures taken from public source websites and information reproduced without warranty to its accuracy.

- <http://www.savills.com/research/>
- <http://www.voa.gov.uk/>
- <http://www.investinnottingham.com>
- <http://www.northamptonshireep.co.uk/>
- <http://mipim.investnorthamptonshire.co.uk/why-invest>

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