

TYPICAL CASH FLOW JQ RISE BIRMINGHAM

NOTES BEDS PRICE COSTS MONTH 1 MONTH 2 MONTH 3 MONTH 4 MONTH 5 MONTH 6 MONTH 7 MONTH 8 MONTH 9 MONTH 10 MONTH 11 MONTH 12

OPTION 1 CASH BUY

FLAT 43	1 BED	199995	RENT INCOME	850	850	850	850	850	850	850	850	850	850	850	850
Levies			S FEES/ 5 YR LRD LICNCE	75	75	75	75	75	75	75	75	75	75	75	75
Paid 1 Jan			ANNUAL GROUND RENT	200	0	0	0	0	0	0	0	0	0	0	0
First month plus collection			RENTAL FEES	85	85	85	85	85	85	85	85	85	85	85	85
			CASH FLOW	0	490	1180	1870	2560	3250	3940	4630	5320	6010	6700	7390
				490	1180	1870	2560	3250	3940	4630	5320	6010	6700	7390	8080
			NET YIELDS	2,94	4,14	4,14	4,14	4,14	4,14	4,14	4,14	4,14	4,14	4,14	4,14

OPTION 2 - 35% DEPOSIT PAID

MORTGAGE INTEREST ONLY 5.9% AT 65% LOAN TO VALUE- SUBJECT TO CHANGE

FLAT 43	1 BED	199995	RENT INCOME	850	850	850	850	850	850	850	850	850	850	850	850
Levies			S FEES/ 5 YR LRD LICNCE	75	75	75	75	75	75	75	75	75	75	75	75
Paid 1 Jan			ANNUAL GROUND RENT	200	0	0	0	0	0	0	0	0	0	0	0
Mortgage 5.9%			MORTGAGE ON £ 129996	639	639	639	639	639	639	639	639	639	639	639	639
First month plus collection			RENTAL FEES	85	85	85	85	85	85	85	85	85	85	85	85
			CASH FLOW	0	21	242	463	684	905	1126	1347	1568	1789	2010	2231
				21	242	463	684	905	1126	1347	1568	1789	2010	2231	2452
			NET YIELDS	0,13	1,33	1,33	1,33	1,33	1,33	1,33	1,33	1,33	1,33	1,33	1,33

RETURN ON CASH DEPOSIT 3,50

NOTE - WE HAVE REFLECTED THE AVERAGE RENT SCENARIO BASED ON CURRENT RENTS

UP FRONT ONCE OFF COSTS

STAMP DUTY	5999,85 3 % OF PURCHASE PRICE
SOURCING FEE	0 plus 20% VAT if EU Based
LEGAL FEES	1000 Estimated
TENANT FINDERS FEE	0 AS ABOVE
LANDLORD LICENCE	0 AS ABOVE
	6999,85 APPROX

NOTE ON THE FIRST 3-4 MONTHS OF OWNERSHIP

Its takes at least 3-4 months for the income streams to settle
This is due to deduction from rental like finders fees, landlord licensing, etc
These fees **are** reflected above, please take these into consideration in the first months

NOTES ON THE CASHFLOWS

1. * PLEASE NOTE ABOVE - REFLECTED RENT AVERAGE BASED ON HISTORY AND PAST PERFORMANCE AND IS INDICATIVE ONLY AND EXCLUDES ANY VOID PERIODS
 2. Please bear in mind that the tenant is responsible for council taxes.
 3. When the property is void then the landlord is responsible for the council taxes.
 4. Capital growth has been approx 5% annum over the past 2 years in this area
 5. Mortgage rate set at 5.9% subject to change and is interest only
- * Please note that projected growth and mortgage interest are purely indicative and can change