



Example property photo

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Example pack: 12 Example Street is a fictional property and every figure is illustrative

Example Street BRR Opportunity

RETURN ON MONEY LEFT IN

5.0%

PROFIT IF SOLD

£10,881

MONTHLY CASH FLOW

£119

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EXAMPLE INVESTMENT DEAL PACK · BRRRR

SUMMARY

Example Street BRR Opportunity



PURCHASE PRICE

£120,000

END VALUE (GDV)

£168,000

PROFIT IF SOLD

£10,881

WHY THIS DEAL

- Example pack: 12 Example Street is a fictional property and every figure is illustrative
- Refinancing at 75% of the £168,000 end value returns £126,000, leaving £28,599 in the deal
- About £119 a month after the refinance at 5.5% interest-only: 5.0% a year on the money left in

Example Street BRR Opportunity

BRRRR



INVESTMENT HIGHLIGHTS

PURCHASE PRICE

£120,000

END VALUE (GDV)

£168,000

PROFIT IF SOLD

£10,881

RETURN ON MONEY LEFT IN

5.0%

Cash purchase, so there are no finance costs. Includes £1,500 of holding costs over 6 months.

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- Refinancing at 75% of the £168,000 end value returns £126,000, leaving £28,599 in the deal
- About £119 a month after the refinance at 5.5% interest-only: 5.0% a year on the money left in
- £42,000 of equity retained after the refinance

INVESTOR OPPORTUNITY

CAPITAL REQUIRED

£154,599

EXIT STRATEGY

Refurbish, let and refinance at 75% of the £168,000 end value. The refinance returns £126,000 of the £154,599 project cost and leaves £28,599 in the deal.

FINANCIAL BREAKDOWN

Purchase Price	£120,000
GDV (After Refurb)	£168,000
Refurbishment	£20,000
Deposit (100%)	£120,000
Stamp Duty (SDLT)	£6,000
Refinance Product Fee	£999
Sourcing Fee	£4,000
Legal Fees	£1,500
Other Costs	£600
Holding Costs (6 months)	£1,500
Monthly Rental Income	£925
Total Project Cost	£154,599
Money Left In After Refinance	£28,599

At the higher rates for a buyer who will own more than one residential property (the default when no buyer details are entered).
Cash purchase, so there are no finance costs. Includes £1,500 of holding costs over 6 months.

FINANCING ILLUSTRATION

Refinance loan (75% LTV of end value)	£126,000
Equity retained (25%)	£42,000
Lender product fee	£999
Monthly payment, interest-only at 5.50%	£578
Monthly payment, repayment over 25 years	£774
Stressed payment at +1% (6.50%)	£683
Stressed payment at +2% (7.50%)	£788

INTEREST RATE STRESS TEST

Monthly cashflow at 5.50% (assumed)	£119
Monthly cashflow at 6.50% (+1%)	£14
Monthly cashflow at 7.50% (+2%)	-£91

Break-even rate 6.63%. Monthly cashflow reaches zero at this rate, all other inputs unchanged.
Illustration only, not a lender quote. Shows the refinance mortgage at the end value; the purchase itself is cash. Repayment figure assumes a 25-year term.

EXIT STRATEGY

PLANNED ROUTE

Refinance and hold

Refinance at the end value, pull capital back out and keep the rental income.

Money left in	£28,599
Equity retained	£42,000
Monthly cashflow after refinance	£119/mo
Return on money left in	5.0%

Refinance at 75% LTV of the £168,000 end value at 5.5% interest-only.

Cash purchase, so there are no finance costs.

Includes £1,500 of holding costs over 6 months.

Sell on completion

Take the profit instead of refinancing.

Sale price (GDV)	£168,000
Net profit	£10,881
Return on investment	70%

Sale at the full GDV of £168,000.

Estate agent fees of 1.5% of sale price deducted.

Cash purchase, so there are no finance costs.

Includes £1,500 of holding costs over 6 months.

AREA INTELLIGENCE

Example pack: 12 Example Street is a fictional property and every figure is illustrative. This area copy is illustrative.

Exampleton is a fictional town, so there is no area data to report. In a real pack this section holds the area report generated for the property's postcode.

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