

Cricketers View, 44 Sunningdale Court, Little Lever, Bolton, Lancs BL3 1LQ

Specification						Apartment Value			Rental v. Interest			Fees and Costs						Reservation	
Plot No	Type	Parking	Sq.Ft	No of Beds	No of Baths	Market Price *	Discount	Discounted Price	Monthly Interest Cost @ 6.69% Baed on 75% LTV	Rentals as per Valuation **	Interest Cover	MFL Broker Fees	PFL Fee	Legal Fees, PFL Assignment Fee and Bridging Loan ***	Stamp Duty	Valuation fee (Estimated) ****	Cashback	Total Fees & Costs	Refundable Reservation Fee (Refundable within 48hrs) *****
37	Lynton	1	725	2	2	£128,000	£32,000	£96,000	£535	£500	93%	£1,200	£3,840	£1,628	£1,280	£399	£0	£8,347	£1,000
49	Lynton	1	725	2	2	£128,000	£32,000	£96,000	£535	£500	93%	£1,200	£3,840	£1,628	£1,280	£399	£0	£8,347	£1,000
50	Lynton	1	725	2	2	£128,000	£32,000	£96,000	£535	£500	93%	£1,200	£3,840	£1,628	£1,280	£399	£0	£8,347	£1,000
51	Lynton	1	711	2	2	£129,000	£32,250	£96,750	£539	£500	93%	£1,209	£3,870	£1,628	£1,290	£399	£0	£8,396	£1,000

Available
Available
Available

* The market values & ** rentals given have been provided from a RICS registered valuer for mortgage purposes. You may achieve less than these figures when you sell or rent the property. No liability is given to any third party if this occurs.

*** The Legal Fees exclude miscellaneous charges such as; Land registry fees, Government tax form fee, Engrossment fee, Ground rent and service charge, Notice of mortgage fee (plus vat), Funds transfer fee, Our fee for transferring funds & Landlords notice. In addition to this there maybe an additional valuation fee and lender related fees when arranging finance.

**** This fee is for indicative purposes only and the actual fee you pay may be greater. The valuation fee excludes cost for a re-inspection if applicable**** Once the 48 hrs "cooling-off period" has expired, this amount is forwarded to the solicitor/developer. This fee will be used to offset the miscellaneous costs.

Property for Life obtain independent valuations prior to all releases, and only release when a development returns a valuation report equivalent to 100% of the developer's asking price. (Each valuation report is carried out via a member of the Royal Institute of Chartered Surveyors who is also the appointed valuer acting on behalf of the bank providing you the Buy To Let mortgage)

Realistic rental figures are provided on the front detail page. The estimated monthly interest is based on an 75% buy to let mortgage 6.69%

The Interest rate available to you will depend on your individual circumstances, loan amount, and also depends on periodic changes from the lending companies. Please speak to our Mortgage brokers to ascertain the level of interest available to you. Lender related fees may be payable when arranging finance. Mortgages are subject to sta

Outline Indicative Investment Appraisal for Cricketers View, 44 Sunningdale Court, Little Lever, Bolton, Lancs BL3 1LQ

Current Market Value	Discount to Investor	Mortgage Available	Cashback on Completion (Subject to mortgage)	Stamp Duty	Valuation Fee (Estimated)	All legal Fees + VAT & Assignment Fee	PFL Fee + MFL Broker Fee (Based on 85% LTV)	Fees & Costs on completion
128,000	32,000	96,000	-	1,280	399	1,628	5,040	8,347

TEN YEAR CASH FLOW FORECAST

Year	Rental Income per annum (a)	Mortgage Repayments (interest only) (b)	Ground Rent per annum (c)	Service Charges per annum (d)	Lettings & Management Fees per annum (e)	Void Period per annum (f)	Net Flow per annum a-(b+c+d+e+f)	Capital Appreciation	Return On Capital Employed
1	6,000	6,422	125	912	540	462	2,461	6,400	47%
2	6,300	6,422	126	921	567	485	2,221	6,720	54%
3	6,615	6,422	128	930	595	509	1,969	7,056	61%
4	6,946	6,422	129	940	625	534	1,704	7,409	68%
5	7,293	6,422	130	949	656	561	1,426	7,779	76%
6	7,658	6,422	131	959	689	589	1,133	8,168	84%
7	8,041	6,422	133	968	724	619	825	8,577	93%
8	8,443	6,422	134	978	760	649	501	9,005	102%
9	8,865	6,422	135	988	798	682	160	9,456	111%
10	9,308	6,422	137	997	838	716	198	9,929	121%

Calculation are based on following assumptions

Increase in House Price (Average taken over 10 years)	5%
Interest rate (variable)	6.69%
Ground Rent increase (per annum)	1%
Service charge increase (per annum)	1%
Lettings fees paid (per annum)	9%
Void Period (Weeks)	4
Mortgage (Loan To Value)	75%
Increase in Rent (per annum)	5%
Rental Income Per Week	115.38

Equity Withdrawal

Based on the assumptions used for the above calculations and on current lending criteria you could remortgage at any time from Year 2 to Year 10 and withdraw a capital sum in the region of -	
Year 2	£13,120
Year 3	£20,176
Year 4	£27,585
Year 5	£35,364
Year 10	£80,499
PFL recommend with any property investment you should wait a minimum of 2 years before you can expect to remortgage and withdraw additional equity	

Please Note: The above calculations do not take into account any OPTIONAL cashback

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Schedule of Payments for
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Property Detail	Amount Due	Timescale
Property Market Value (valued by RICS registered surveyor)	£ 128,000	
Discount (assisted deposit)	-£ 32,000	
Discounted Price	£ 96,000	
Payments Due on, And After Reservation		
Reservation Fee (Refundable within 48 hours)	£ 1,000	On Reservation
PFL Fee	£ 3,840	On Day 3
MFL Broker Fees of 1.25% (Based on 85% LTV)	£ 1,200	On Receipt of Mortgage Application
Valuation Fee (Estimated)	£ 399	On Receipt of Mortgage Application
Total Payment on Reservation	£ 6,439	
On Completion		
Legal Fees (Excluding Miscellaneous Charges. Contact Solicitor for Exact Costs)	£ 1,628	1 Week Prior to Completion
Stamp Duty	£ 1,280	On Completion
Refunded Reservation Fee (Part or all of this original payment will be used by the solicitor to offset the miscellaneous costs)	£ 1,000	On Completion
Cashback	£ -	
Total Investment to buy property	£ 8,347	

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