

# LET PROPERTY PACK

## INVESTMENT INFORMATION

St. Marys Place, Kirkcaldy,  
KY1

224339170

 [www.letproperty.co.uk](http://www.letproperty.co.uk)





## Property Description

Our latest listing is in St. Marys Place, Kirkcaldy, KY1

Get instant cash flow of **£420** per calendar month with a **7.8%** Gross Yield for investors.

This property has a potential to rent for **£626** which would provide the investor a Gross Yield of **11.6%** if the rent was increased to market rate.

**This property would be the perfect addition to an investors portfolio as it is in the ideal location for those wanting to rent and it's able to generate a rewarding rental income.**

Don't miss out on this fantastic investment opportunity...



St. Marys Place, Kirkcaldy,  
KY1

224339170



## Property Key Features

**1 Bedroom**

**1 Bathroom**

**Spacious Rooms**

**Easy access to local amenities**

**Factor Fees: 0**

**Ground Rent: FREEHOLD**

**Lease Length: FREEHOLD**

**Current Rent: £420**

**Market Rent: £626**

# Lounge



# Kitchen



# Bedrooms



# Bathroom



# Exterior





Figures based on assumed purchase price of £65,000.00 and borrowing of £48,750.00 at 75% Loan To Value (LTV) and an estimated 5% fixed term interest rate.

## PROPERTY VALUATION

£ 65,000.00

25% Deposit	<b>£16,250.00</b>
Stamp Duty ADS @ 8%	<b>£5,200.00</b>
LBTT Charge	<b>£0</b>
Legal Fees	<b>£1,000.00</b>
Total Investment	<b>£22,450.00</b>

# Projected Investment Return



The monthly rent of this property is currently set at £420 per calendar month but the potential market rent is

£ 626

Returns Based on Rental Income	£420	£626
Mortgage Payments on £48,750.00 @ 5%	£203.13	
Est. Building Cover (Insurance)	£15.00	
Approx. Factor Fees	£0.00	
Ground Rent	FREEHOLD	
Letting Fees	£42.00	£62.60
<b>Total Monthly Costs</b>	<b>£260.13</b>	<b>£280.73</b>
<b>Monthly Net Income</b>	<b>£159.88</b>	<b>£345.28</b>
<b>Annual Net Income</b>	<b>£1,918.50</b>	<b>£4,143.30</b>
<b>Net Return</b>	<b>8.55%</b>	<b>18.46%</b>

Our industry leading letting agency **Let Property Management** has an existing relationship with the tenant in situ and can provide advice on achieving full market rent.



# Return **Stress Test** Analysis Report



**If the tenant was to leave and you missed 2 months of rental income**

Annual Net Income      **£2,891.30**  
Adjusted To

Net Return                      **12.88%**

**If Interest Rates increased by 2% (from 5% to 7%)**

Annual Net Income      **£3,168.30**  
Adjusted To

Net Return                      **14.11%**

# Sale Comparables Report



This report shows comparable sold properties in the area using Land Registry sold information. There are comparable properties in the area selling for as much as £80,000.



**1 bedroom flat for sale** + Add to report

Dunnikier Road, Kirkcaldy, KY1

**NO LONGER ADVERTISED** **SOLD STC**

Marketed from 17 Jan 2024 to 8 Feb 2024 (21 days) by Slater Hogg & Howison, Kirkcaldy

Slater, Hogg & Howison are delighted to bring to market this beautifully presented 2nd (Top) floo...

£80,000



**1 bedroom terraced house for sale** + Add to rep

St. Marys Place, Kirkcaldy, KY1

**NO LONGER ADVERTISED**

Marketed from 21 Oct 2025 to 13 Jan 2026 (83 days) by Fife Properties, Leven

Personal Property Tour available online | Ground Floor Apartment | In Move In Condition | Brand N...

£78,000

# Rent Comparables Report



This property is situated in a high demand rental area with rents achieving as much as £675 based on the analysis carried out by our letting team at **Let Property Management**.



**1 bedroom flat**

Dunnikier Road, Kirkcaldy, KY1

**NO LONGER ADVERTISED**

Marketed from 14 Jan 2026 to 25 Feb 2026 (41 days) by Belvoir, Kirkcaldy

**£675 pcm**

[+ Add to report](#)



**1 bedroom flat**

Provost Kay Park, Kirkcaldy, Fife, KY1

**CURRENTLY ADVERTISED** **LET AGREED**

Marketed from 25 Jul 2023 by Murray Properties, Kirkcaldy

**£650 pcm**

[+ Add to report](#)

# Current Tenant Profile



As this property is currently tenanted, we've created a tenant profile report to showcase the current agreement of occupancy in place with this property.



Tenancy Agreement in place: **Yes**



Current term of tenancy: **3+ years**



Standard Tenancy Agreement In Place: **Yes**



Payment history: **On time for length of tenancy**



Fully compliant tenancy: **Yes**

Fully compliant tenancy including EICR & Gas Safety in order

Disclaimer: All information is collected from the seller of the property and must be confirmed at legal completion. Proof will be provided for all documents after your offer has been accepted. If there are any inaccuracies with documentation or compliance, Let Property will ensure that everything is in place before completion of the property.



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Interested in this  
**property investment?**

Call us on  
**0141 478 0985**

Let Property is not liable for any inaccuracies within this investment pack. All information was provided by the property seller or by a 3rd party RICS Chartered Surveyor.



**LETPROPERTY**