

GET ON THE HOUSING MARKET WITHOUT HAVING TO PAY
BUY TO LET MORTGAGE DEPOSITS.
LEASE OPTIONS

Build a pension pot for your future

Lake View, Station Town, TS28
2 Bed Terrace



Monthly cash flow £211.00

DISCLAIMER: It is the Investors sole responsibility to make a purchase decision or otherwise and you must undertake due diligence you feel necessary to make a fully informed purchase decision. The information and services provided by NGU HomeSalesOnline.co.uk does not constitute financial, investment or tax advice and should not be taken as such. We strongly recommend that you discuss all such matters with a FCA regulated Financial Advisor.

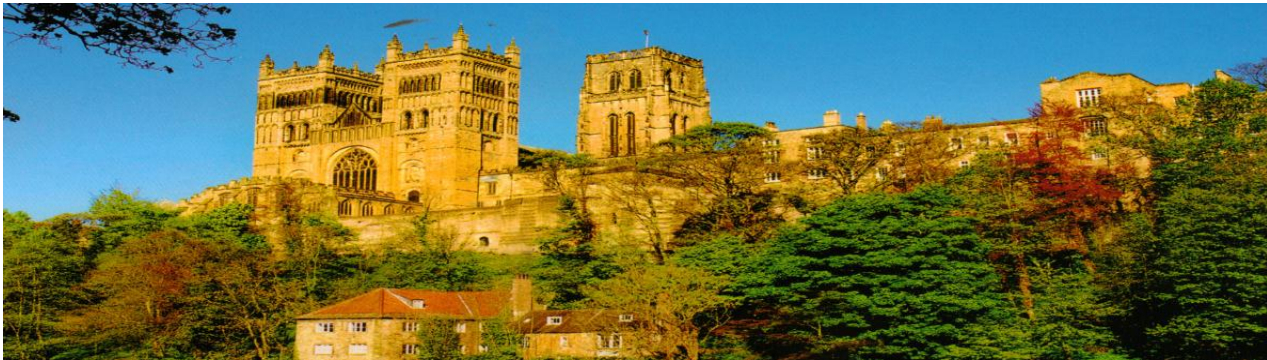
The attraction to a buyer of a lease option

The attraction to a buyer of doing a lease option is that they can effectively get on the housing market without having to pay Buy to Let mortgage deposits which are currently a minimum of 25% because they are utilising someone else's finance with their mortgage company to do it.

Why do sellers do lease options?

When a property has neutral equity or negative equity, lease options are perfect for people wanting to move on from their property. Lease Option arrangements have helped many who may otherwise have lost the property in the face of changing personal circumstances or are "reluctant landlords" and no longer want to be a landlord.

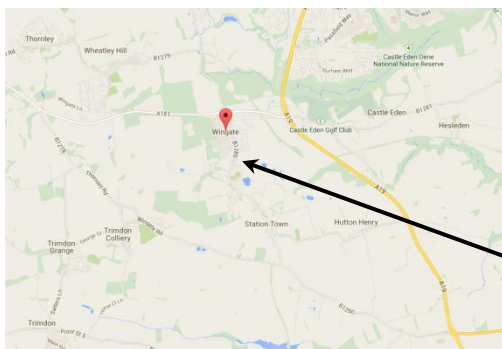
Local area: Durham



Background

Durham is a picturesque county in the North East of England and is steeped in history and architecture. Towns in the ceremonial county of Durham include the unitary authorities of Darlington, Hartlepool and Stockton. These categories are then sub-divided in many different towns spanning the entire county. Durham had a total population of 513,200 according to the 2011 Census, a 3.9% increase from the 2001 figures. Durham, as mentioned, is famous for its architecture, none more famous than Durham Castle. Originally built in the 11th century, the castle was a projection of Norman power in the North of England. It provides an excellent example of early motte-and-bailey castles, favoured by the Normans. Many of the original Mediaeval street plans remain intact although many of landmarks have disappeared aside from the House of Correction and the Chapel of St. Andrew.

Map of the area



Durham and surrounding area

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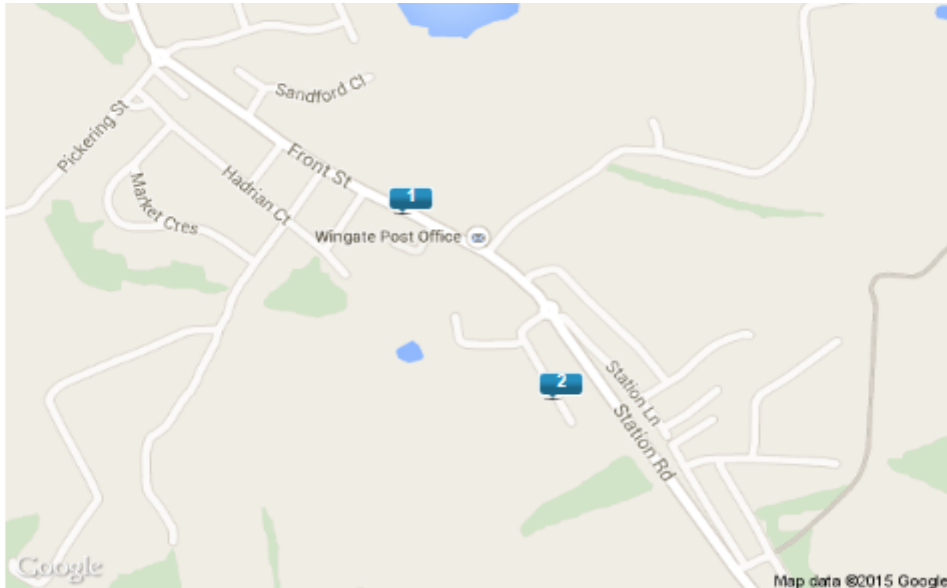
Photographs



In accordance with the Property Misdescriptions ACT (1991) any sales particulars are a general guide to give a broad description of the property. They are not intended to constitute part of an offer or contract. We have not carried out a structural survey and the services, appliances and specific fittings have not been tested. All photographs, measurements, floor plans and distances referred to are given as a guide only and should not be relied upon for the purchase of carpets or any other fixtures or fittings. It should not be assumed that any property has all the necessary planning, building regulation or other consent. Tenure and boundary information are given as a guide only and should be checked and confirmed by your Solicitor prior to exchange of contracts. Nothing concerning the type of construction or the condition of the property is to be implied from the photographs of the property. The sales particulars may change in the course of time, and any interested party is advised to make a final inspection of the property prior to exchange of contracts.

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Market value comparable



Guide Price £45,000

2 bedrooms | Terraced
Front Street East, Wingate, TS28

Archived 

Marketed from: 19-03-2014 to 06-08-2014 (140 days)

IDEAL FIRST HOME... New to the sales market and FOR SALE BY AUCTION with NO BUYERS PREMIUM is this two bedroom end terraced property situated on Front Street East, Wingate. The property is realistically priced in todays' market, has recently undergone refurbishment and briefly comprises of:- lounge

[Full brochure, extra pictures and map available](#)



Offers in Region of £34,950

2 bedrooms | Terraced
LAKEVIEW, STATION TOWN, PETERLEE AREA VILLAGES

Archived 

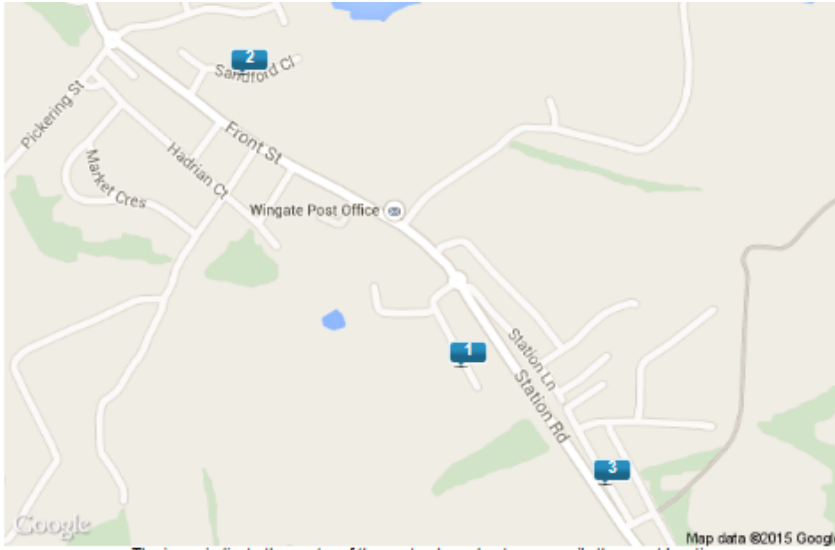
Marketed from: 03-10-2013 to 13-02-2014 (134 days)

Attention first time buyers, buy to let investors, we are privileged to offer to the sale market this deceptively spacious two bedroom terrace located on Lake View in Station town. The property is warmed by gas central heating, benefiting from double glazing, two reception rooms. In brief compris...

[Extra pictures and map available](#)

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Rental analysis



The icons indicate the centre of the postcode and not necessarily the exact location



£91 pw | £395 pcm

2 bedrooms | Terraced
Lake View, Station Town

Archived 

Marketed from: 05-11-2014 to 07-02-2015 (94 days)

***NO MOVE IN COSTS *** TWO BEDROOM *** MID TERRACE HOUSE *** GREAT LOCATION *** We are pleased to offer this two bedroom mid terraced house in station town. The property offer a spacious front facing living room, two good size double bedrooms, 3pc family bathroom and a kitchen with integrat (con...

[Extra pictures and map available](#)



£90 pw | £390 pcm

2 bedrooms | Terraced
Sandford Close, Wingate

Archived 

Marketed from: 05-06-2014 to 08-08-2014 (64 days)

Two bedroom house in Wingate, County Durham. Modern fitted kitchen/diner with ample dining space for four people. Washer and integrated fridge freezer. Downstairs W.C and family bathroom with shower. Large living room with patio doors leading to rear garden.

[Extra pictures and map available](#)



£87 pw | £375 pcm

2 bedrooms | Terraced
Church Street, Stationtown, Wingate, Durham

Archived 

Marketed from: 09-11-2013 to 08-07-2014 (242 days)

Let Agreed *** 50% REDUCTION IN FIRST MONTHS RENT !!! *** AVAILABLE NOW !!! ***Good Life are pleased to bring to the rental market this family-sized 2/3 bedroom property available NOW. Very well presented, the property offers a good standard of accommodation for potential tenants in an excellent location. S...

[Full brochure, extra pictures and map available](#)

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Letting your new property:

NGU Homelettings has been successfully letting properties in the North East since 2008. We manage over 600 plus properties and are landlords ourselves, we own over 150 properties.

We provide an expert, professional and accredited service. We are ARLA registered and are a member of the Property Ombudsman of Lettings.



We specialise in:

- Single lets-professional and benefit tenants through attention to detail.
- HMO Professional lets.

Tenant find fee for single lets:

- £325.00 plus VAT for properties marketed under £400 pcm.
- £400.00 plus VAT for properties marketed over £400 pcm.

Full property management:

- Frees up your time and takes control of every aspect.
- Gives all tenants access to our 24/7 maintenance number so they don't call you at all.
- Save money through access to our vetted tradesman.
- We collect your rent and transfer it across to you on the first working day it hits our account.
- Our fully managed fee is equal to 10% plus VAT of the rent per month.

www.nguhomelettings.com

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Deal Structure		Total Rent £	375
Rent Per Calendar Month £	375	Gross Annual Rent £	4500
Monthly Payments £	127.00	Total Mortgage £	127.00
Purchase Price £	40000	10 % Management	37.5
Interest Rate	3.81%		
Sourcing Fee £	5276	Rent - Management Fee	337.5
Legal's £	608		
Refurb Costs £	0	Net Cash Flow £	210.50
Total Purchase Costs £	5884	Net Annual Return	2526
Cash flow Summary			
Gross Yield	11.25%		
Net Yield	6.32%		
Net Annual Return on Capital Investment	42.93%		

Queries

If you have any queries regarding this property, contact us on:

Tel. 0191 491 0333

Or email mikebell@nguhomesales.com

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