



**PINNACLE**<sup>®</sup>  
Letting & Estate Agents



# Investment Property Sell or Keep Fact Find

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# Helpful Example



**PINNACLE**  
Letting & Estate Agents

## Sell or Keep fact find

### Property

(a)	Year bought		2008
(b)	Paid	£	200,000
(c)	Loan amount	£	140,000
(b)-(c)=	Deposit paid	£	60,000

### Today

	Interest rate		5.2	%
	Term		25	years
(d)	2015-(a)= Years since bought		7	years
(e)	Mortgaged outstanding	£	117,000	<a href="http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator">http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator</a> and select the year in (d) to estimate balance
(c)-(e)=	Mortgage paid off	£	23,000	Good to know...

### Did the investment generate surplus or need top up

(f)	Monthly mortgage payment	£	814	Use <a href="http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator">http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator</a> to estimate a monthly mortgage payment
(g)	Monthly rent	£	1000	
(h)	(g)-(f)= Surplus/top-up	£	186	
(h)x12x(d)=	Total surplus or top-up paid over the term	£	15,456	Good to know...

### If sold property today

(i)	Current valuation	£	190,000	
(i)-(e)=	Balance after mortgage paid off	£	73,000	Tax Benefit: a negative balance would be a capital loss that can be carried forward

**Recommendation:** Over the term you made £15,456 and on sale £13,000, plus original £60,000 deposit back



Property

(a)	Year bought		<input type="text"/>
(b)	Paid	£	<input type="text"/>
(c)	Loan amount	£	<input type="text"/>
	(b)-(c)= Deposit paid	£	<input type="text"/>

Today

	Interest rate		<input type="text" value="5.5"/>	%
	Term		<input type="text" value="25"/>	years
(d)	2015-(a)= Years since bought		<input type="text"/>	years
(e)	Mortgaged outstanding	£	<input type="text"/>	<a href="http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator">http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator</a> and select the year in (d) to estimate balance
	(c)-(e)= Mortgage paid off	£	<input type="text"/>	Good to know...

Did the investment generate surplus or need top up

(f)	Monthly mortgage payment	£	<input type="text"/>	Use <a href="http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator">http://www.moneysavingexpert.com/mortgages/mortgage-rate-calculator</a> to estimate a monthly mortgage payment
(g)	Monthly rent	£	<input type="text"/>	
(h)	(g)-(f)= Surplus/top-up	£	<input type="text"/>	
	(h)x12x(d)= Total surplus or top-up paid over the term	£	<input type="text"/>	Good to know...

If sold property today

(i)	Current valuation	£	<input type="text"/>	
	(i)-(e)= Balance after mortgage paid off	£	<input type="text"/>	Tax Benefit: a negative balance would be a capital loss that can be carried forward

Recommendation: