



RegentHaus[™]
Property Group

St. Helens Buy-To-Let CORE Investment Deal

Purchase Price - £95,000

3 Bedroom Terraced House

Property Highlights

Cash
Investment

£33,295

↓ 33% below target

Return On
Capital

9.08%

↑ 13% above target

NET Monthly
Cash-Flow

£252

↑ 2% above target

Gross
Yield

7.66%

** after deal fees

Long Term
IRR

18.37%

↑ 22% above target

NET Annual
Cash-Flow

£3,024

↑ 2% above target

Why this is a great investment?

- ✓ High Yield
- ✓ Excellent capital growth
- ✓ Low cash requirement



ico. PRS Property
Purchase
Scheme



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CORE Investor Deal



CORE Deal Details

The figures below are an estimation of achievable investment returns using standard figures included for costs and associated fees, these numbers may vary based on individual investor circumstances and prevailing market.

Property Details

Property Type	Terraced House	Internal Area (sqm)	76
EPC Level	C	Number of Bedrooms	3
Number of Bathrooms	1	Tenure	Freehold

CORE Deal Details

Purchase Details

Purchase Price	£95,000	Property Value	£95,000
Stamp Duty	£4,750	Closing Costs	£1,300
Refurb Costs / Deal Fee	£3,495	Total Purchase Costs	£104,545
Required Cash	£33,295		

Loan Details

LTV	75%	Loan Required	£71,250
Mortgage Term	25	Deposit (%)	£23,750 (25%)
Mortgage Rate / Interest	4.2%	Monthly Payment	£254.36
Repayment Method	Interest Only	Mortgage Fees	£1,425

Monthly Operating Costs

Managing Agent Fee	£71	Landlord Insurance	£20
Utilities	£0	Maintenance	£70
Service Charge	£0	Ground Rent	£0
Other Monthly Costs	£0	Total Operating Expenses	£161

Rental Income

Expected Rent	£710
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CORE Deal Analysis Report

First Year Metrics

Net Annual Cash Flow	£3,024.44	Net Monthly Cash Flow	£252.03
Return on Capital Deployed	9.08%	Gross Yield (Net)	7.66% (2.89%)
Cap Rate	6.39%		

Long Term Metrics - for 10 years

Based on: 94% occupancy rate, 3% yearly inflation rate, 5.6% property value appreciation rate and 3% rental value appreciation rate.

Long Term ROI	£98,413.64 (295.58%)	IRR	18.37%
Equity Multiple	3.96	Equity in 10 years	£92,568.44
GRM	11.86	DCR	1.99

Long Term Metrics - Best Case Scenario for 10 years

Based on: 98% occupancy rate, 2% yearly inflation rate, 7% property value appreciation rate and 5% rental value appreciation rate.

Long Term ROI	£135,676.38 (407.49%)	IRR	22.34%
Equity Multiple	5.07	Equity in 10 years	£115,629.37
GRM	11.38	DCR	2.10

Long Term Metrics - Worst Case Scenario for 10 years

Based on: 90% occupancy rate, 5% yearly inflation rate, 1% property value appreciation rate and 1% rental value appreciation rate.

Long Term ROI	£25,794.35 (77.47%)	IRR	7.78%
Equity Multiple	1.77	Equity in 10 years	£33,689.10
GRM	12.39	DCR	1.88



CORE Deal Analysis Report

Holding Period Breakdown

Year	Property Value	Mortgage Balance	Equity	Net Cash Flow	Net Operating Income
Year 1	£100,320	£71,250	£29,070	£3,024.44	£6,076.79
Year 2	£105,937.92	£71,250	£34,687.92	£3,206.75	£6,259.10
Year 3	£111,870.44	£71,250	£40,620.44	£3,394.52	£6,446.87
Year 4	£118,135.18	£71,250	£46,885.18	£3,587.93	£6,640.28
Year 5	£124,750.75	£71,250	£53,500.75	£3,787.14	£6,839.49
Year 6	£131,736.80	£71,250	£60,486.80	£3,992.32	£7,044.67
Year 7	£139,114.06	£71,250	£67,864.06	£4,203.66	£7,256.01
Year 8	£146,904.44	£71,250	£75,654.44	£4,421.34	£7,473.69
Year 9	£155,131.09	£71,250	£83,881.09	£4,645.55	£7,697.90
Year 10	£163,818.44	£71,250	£92,568.44	£4,876.49	£7,928.84
Total				£39,140.20	£69,663.70

CORE Deal Postcode Information

Area Facts

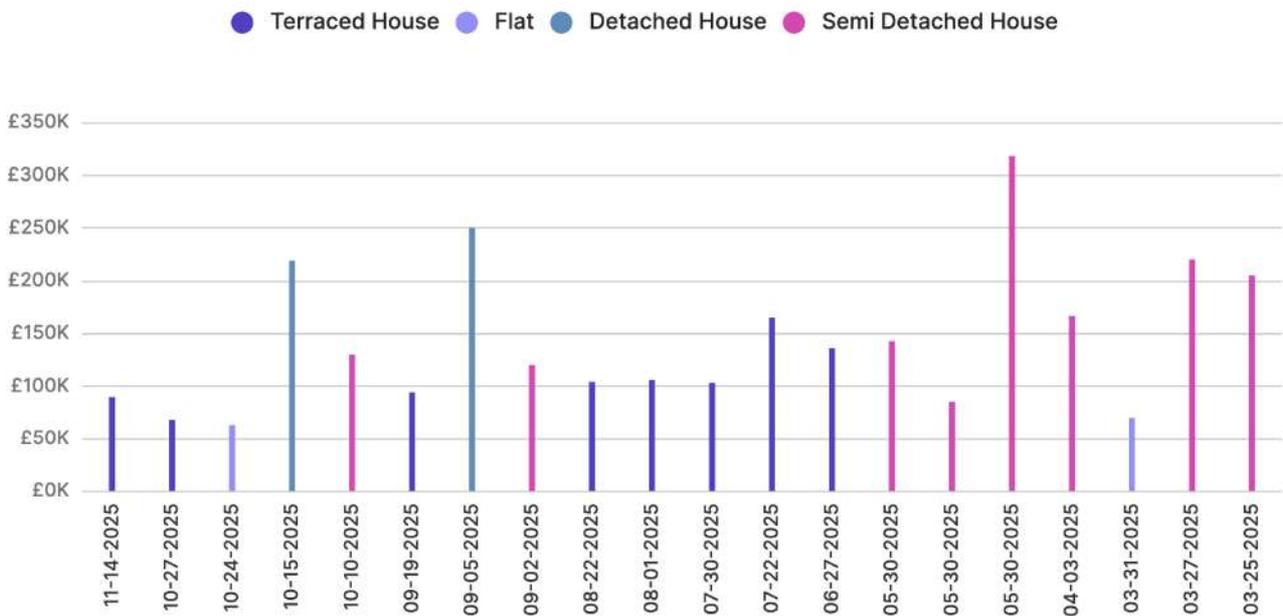
Area Type	Urban major conurbation	Properties on Sale	11
AVG Monthly Sales	3	Monthly Turnover	27%
AVG days on market	113	AVG Yield	6.9%
AVG 5-year Growth	5.6%	AVG price per square foot	£175
House Hold Income	36800		



CORE Deal Postcode Information

Comparables

The history of property sales in this Postcode.



Postcode insights are based on recent area-level data (market activity, schools and crime) and are indicative only; conditions can vary by street/property, so buyers should complete local due diligence.

CORE Deal Postcode Information

Average Council Tax

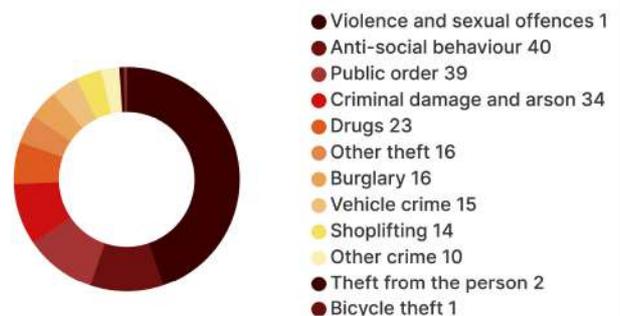
Council	St Helens
Council Rating	Average tax
Year	2025/26
Annual Change	-
Band A	£1,525
Band B	£1,779
Band C	£2,034
Band D	£2,288
Band E	£2,797
Band F	£3,305
Band G	£3,814
Band H	£4,577

Local Crime

Crime statistics in this Postcode area during last 12 months.

Crime rating

Low crime



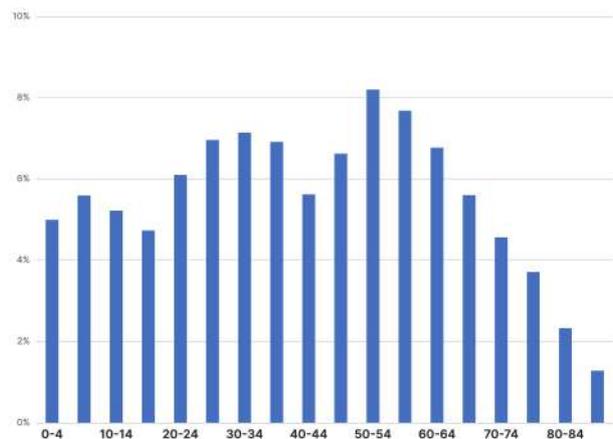
Commute Methods

Most popular commute methods in this postcode during last 12 months.



Population Age

The volume of grouped population ages during last year.

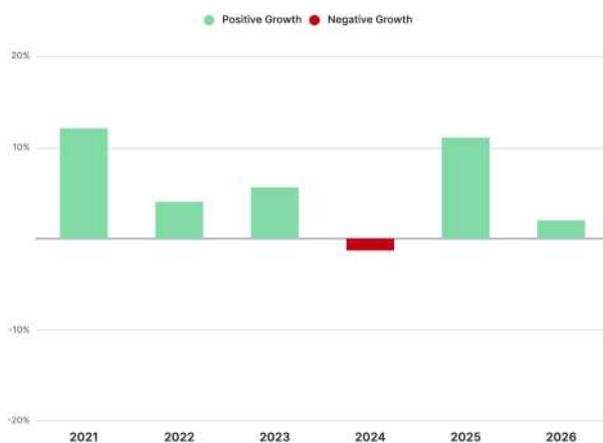


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CORE Deal Postcode Information

Capital Growth

Here is an average Capital Growth trend during last 6 years.



Property Asking Price

Here is an average statistical property asking prices during last year.

Detached House	£353K
Semi Detached House	£210K
Terraced House	£113K
Flat	£95K

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Schools

The rating scoreboard of school in the Postcode.

- 
Thatto Heath Community Primary School
 Community School
 609 Pupils • 5 Deprivation
- 
St Austin's Catholic Primary School
 Voluntary Aided School
 213 Pupils • 5 Deprivation
- 
Nutgrove Methodist Primary School
 Academy Converter
 201 Pupils • 4 Deprivation
- 
St Teresa's Catholic Primary School, Devon Street
 Voluntary Aided School
 165 Pupils • 4 Deprivation
- 
St John Vianney Catholic Primary School
 Voluntary Aided School
 201 Pupils • 4 Deprivation



CORE Deal Details

This overview summarises key property and location highlights for the property in St. Helens, including the home's size/tenure/EPC and a snapshot of the surrounding area.

CORE Deal Property Overview

This 3-bed freehold terraced house in St Helens presents a straightforward buy-to-let opportunity in an established residential pocket, with a strong "bread-and-butter rental" profile. The property benefits from a 76 sqm internal area and a strong EPC rating (C), helping keep tenant appeal high and running costs competitive.

Why St. Helens?

This postcode area is classed as an urban major conurbation, with steady local market activity (average time on market shown as 113 days) and area-level indicators pointing to healthy rental demand. The postcode snapshot shows an average yield of 7% and average 5-year growth of 5.6% (area averages), plus a "low crime" rating for the postcode.

Location and Connectivity

St Helens is a well-known commuter base between Liverpool and Manchester, with rail links into Liverpool: trains from St Helens Central to Liverpool Lime Street average ~26 minutes (fastest ~18 minutes). The town centre is also in the middle of a major regeneration programme aimed at improving the centre's appeal and amenities.

Family & Tenant Appeal

The postcode report highlights multiple nearby primary schools in the area (including Thatto Heath Community Primary and St Austin's Catholic Primary, among others), supporting long-term tenant demand from families.

OVERALL - A solid, lettable 3-bed terraced in St Helens with strong fundamentals (EPC, size, tenure) and supportive area indicators (yield, growth trend, low crime)



Next Steps: Secure This Deal (Exclusive)

If you'd like to proceed with this opportunity, act quickly – once reserved, the deal is removed from the investor list to protect exclusivity. To move fast and secure investor-only pricing, we require:

Personal ID

- Driving licence or passport (both preferred if available)

Proof of Funds

- Evidence of at least £50,000 available (bank statement, solicitor letter, savings/investment statement)

This isn't admin for admin's sake – it's what allows us to act quickly, and it's often required by agents/vendors to agree an offer in principle. We can accept redacted documents (e.g., account number), as long as name, date, and balance are clearly visible.

STEP-1 - Reserve the CORE Investor Deal

Pay 50% of the RegentHaus CORE deal fee upfront – the deal is then removed from circulation.

STEP-2 - We Progress the Offer

RegentHaus Property Group submit and push the offer toward acceptance with the agent/vendor.

STEP-3 - Offer Accepted

Once accepted by the owner, the remaining 50% CORE deal fee is due within 24 hours.

STEP-4 - You Take Control of the Purchase

Proceed like any normal buyer: survey, mortgage (if needed), exchange and completion – with optional support available if you want a more hands-off experience.

Optional Investor Support Available (Payable on Exchange)

For investors who want a more hands-off experience, optional support can include:

- Introduction to a solicitor experienced with our deal structure
- Mortgage broker support for a buy-to-let application (if required)
- Refurb team coordination with clear scope + photo evidence (works paid directly by the investor)
- Letting agent introduction to market the property and secure a tenant

RegentHaus CORE Deal Progression Pack

JAMES PENDER – 07731 343 086 | james@regenthaus.co.uk

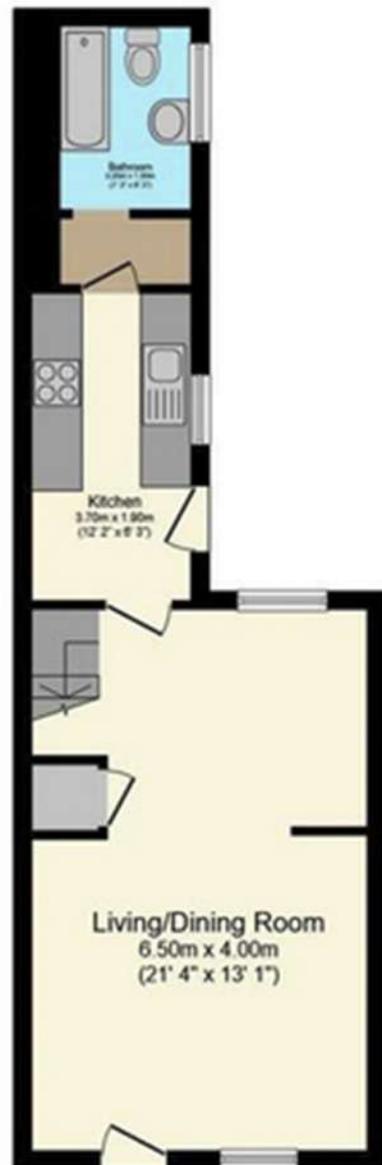
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CORE Deal Details

The floorplan is provided as a visual guide to the property's layout, room flow and overall proportions. Measurements and configurations are approximate and may vary slightly on inspection.

CORE Deal Property Floorplan



Ground Floor



First Floor

