

AURA PROPERTY DEALS LTD

Aura Auction Ready™

SAMPLE BRR / BTL ANALYSIS REPORT

ANONYMISED SAMPLE PROPERTY
2-bedroom freehold house - West Midlands

Illustrative historic/practice analysis demonstrating a strategy-dependent deal. This is not a current property recommendation or valuation.

Know your number. Know your exit. Before you bid.

Sample report • September 2026

1. Executive Deal Snapshot

Metric	Working figure
Auction guide	£95,000+
Modelled purchase	£112,000
Refurb allowance	£24,000
Base GDV	£180,000
Base rent	£1,050 pcm
Primary exit	BRR / BTL
Refurb confidence	ESTIMATED
Preliminary outcome	CONDITIONAL PASS - strategy dependent

Aura view: The flip margin is modest, but the rental and refinance case may be more attractive if the property achieves the base rent and valuation. The investor should not rely on refinance proceeds until lender valuation and criteria are confirmed.

2. Market Value & Rent Evidence

Evidence	Figure	Aura treatment
Sold Comp A	£178,000	Strong
Sold Comp B	£185,000	Strong
Sold Comp C	£171,500	Moderate
Rental Comp A	£1,025 pcm	Strong
Rental Comp B	£1,100 pcm	Strong

Scenario	Conservative	Base	Upside
GDV	£170,000	£180,000	£190,000
Rent pcm	£995	£1,050	£1,100

3. Refurbishment Allowance

Refurb Confidence Rating™: ESTIMATED. Standard investor refurbishment assumed; contractor quotations and survey evidence remain required.

Workstream	Allowance
Kitchen / bathroom	£8,000
Decoration / flooring	£5,000
Heating / electrical contingency	£3,500
Repairs / external	£3,000
Contingency	£4,500

TOTAL	£24,000
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4. Acquisition & Capital Position

Cost item	Working figure
Purchase price	£112,000
Higher-rate SDLT (illustrative)	£5,600
Auction / buyer fees	£2,700
Purchase legal / searches	£2,000
Refurbishment	£24,000
Finance / holding / contingency	£8,000
Aura sourcing fee (2%)	£2,240
TOTAL BEFORE REFINANCE	£156,540

5. BRR / BTL Exit Test

Metric	Conservative	Base	Upside
Post-refurb value	£170,000	£180,000	£190,000
75% illustrative refinance	£127,500	£135,000	£142,500
Capital left in deal	£29,040	£21,540	£14,040
Annual gross rent	£11,940	£12,600	£13,200
Gross yield on GDV	7.0%	7.0%	6.9%

The refinance figures are illustrations only. Actual proceeds depend on lender valuation, LTV, seasoning rules, product fees, interest rate, affordability and the investor's circumstances.

6. Flip Cross-Check

Base GDV	Indicative project cost incl. resale	Indicative profit	Return on cost
£180,000	£161,540	£18,460	11.4%

The flip case is materially weaker than the BRR / BTL case. This is why Aura tests more than one exit rather than assuming the same strategy suits every property.

7. Key Risks & Unknowns

Status	Issue
AMBER	Refinance valuation and lender criteria are not guaranteed.
AMBER	Rent must be supported by current like-for-like evidence.
AMBER	Refurbishment remains estimated.
AMBER	Special Conditions may add acquisition costs.
GREEN	Rental and refinance exits provide an alternative to a weak flip.

8. Sample Conclusion

CONDITIONAL PASS - BRR / BTL LEANING. The property is not compelling as a flip at the modelled purchase price. It becomes more interesting as a rental/refinance strategy, provided rent, valuation, legal position and lender criteria are independently confirmed.

Important notice

Aura Property Deals Ltd provides property sourcing, research and preliminary deal analysis. This report is not a valuation, survey, legal opinion, tax advice, financial advice or a recommendation to buy, sell or bid. Figures are estimates based on information available at the time and may change. Investors remain responsible for their own decision and should obtain appropriate advice from a solicitor, surveyor, valuer, tax adviser and finance professional before proceeding.