BiggerPockets®

1821 Route 300

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,550.00	$2,478.13	-$928.13	0.86%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$2,358.00	$16,252.50	-68.53%	0.86%

Property Information

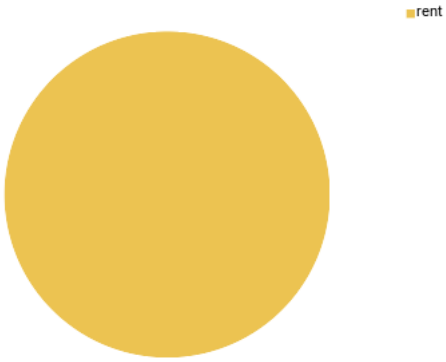
Purchase Price:	$275,000.00
Purchase Closing Costs:	$0.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$275,000.00**
After Repair Value	



Property Description
Move in ready rental property in a fantastic school district! Excellent commuter location only a short drive to the NYS Thruway, Route 84 & the BEACON TRAIN STATION! Great opportunity for investor or to live in one side and rent out the other. Many new upgrades including the boiler and hot water heater.... Nearby awaits organic and "pick your...

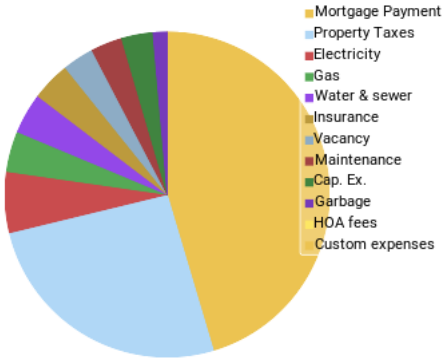
Down Payment:	$8,250.00
Loan Amount:	$266,750.00
Loan Points:	3.0
Loan Fees:	$8,002.50
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	**$1,124.63**

Income



rent	$1,550.00
Total	**$1,550.00**

Expenses



Electricity	$150.00	Gas	$100.00
Water & sewer	$100.00	HOA fees	$0.00
Garbage	$35.00	Custom expenses	
Vacancy	$77.50	Maintenance	$77.50
Cap. Ex.	$77.50	Insurance	$96.00
Property Taxes	$640.00	Mortgage Payment	$1,124.63
Total	**$2,478.13**		

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Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools.

Financial Projections

Total Initial Equity:	-$266,750.00		
Gross Rent Multiplier:	14.78		
Income-Expense Ratio (2% Rule):	0.56%		
Typical Cap Rate:	0.86%	Debt Coverage Ratio:	0.17
ARV based on Cap Rate:	$275,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	$1,550.00
x50% for Expenses:	$775.00
Monthly Payment/Interest Payment:	$1,124.63
Total Monthly Cash Flow using 50% Rule:	**-$349.63**

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

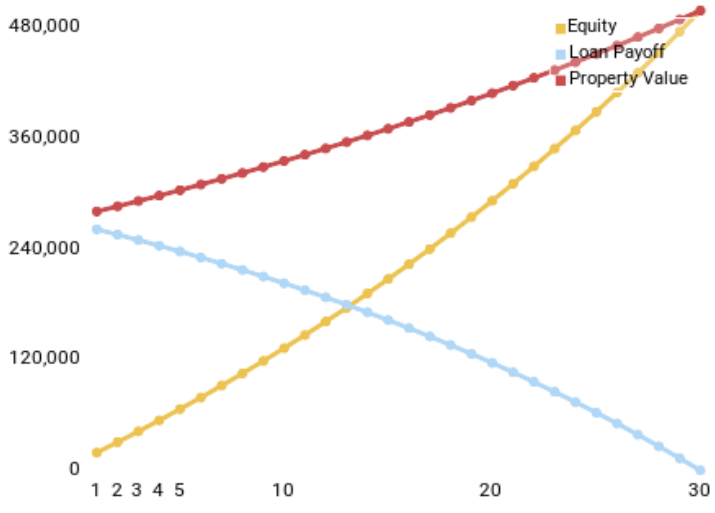
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$18,972	$19,351	$20,536	$22,673	$25,033	$27,639	$33,691
Total Annual Expenses	$30,062	$30,394	$31,428	$33,294	$35,355	$37,630	$42,916
Total Annual Cashflow	-$11,090	-$11,042	-$10,892	-$10,621	-$10,322	-$9,992	-$9,224
Cash on Cash ROI	-68.24%	-67.94%	-67.02%	-65.35%	-63.51%	-61.48%	-56.76%
Property Value	$280,500	$286,110	$303,622	$335,223	$370,114	$408,636	$498,124
Equity	$19,319	$30,668	$66,464	$132,441	$207,261	$292,167	$498,124
Loan Balance	$261,181	$255,442	$237,158	$202,783	$162,852	$116,469	$0
Total Profit if Sold	-$8,024	-$7,717	-$4,749	$7,569	$30,169	$64,443	$174,578
Compound Annual Growth Rate	-49%	-28%	-7%	4%	7%	8%	9%

Income, Expenses and Cash Flow (in $)



Years

Loan Balance, Value and Equity (in $)



Years

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House Size (sq. ft)	1592.0
Year Built	1949

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