BiggerPockets Rental Property Calculator

BiggerPockets®

14 Trolley Ln

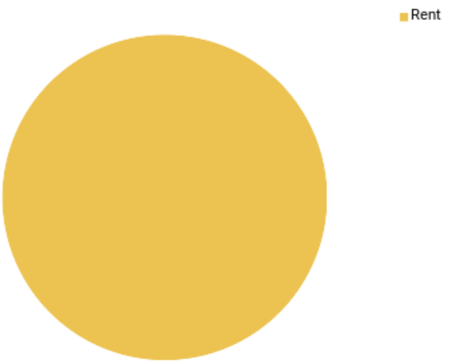
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$2,000.00	$5,899.50	-$3,899.50	1.05%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$8,172.00	$38,749.00	-120.76%	1.05%

Property Information

Purchase Price:	$775,000.00
Purchase Closing Costs:	$11,624.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$786,624.00**
After Repair Value	

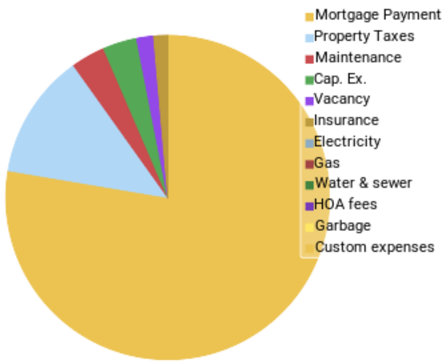
Down Payment:	$27,125.00
Loan Amount:	$747,875.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.200%
Monthly P&I:	**$4,580.50**

Income



Rent	$2,000.00
Total	**$2,000.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$100.00	Maintenance	$200.00
Cap. Ex.	$200.00	Insurance	$83.00
Property Taxes	$736.00	Mortgage Payment	$4,580.50
Total	**$5,899.50**		

Financial Projections

Total Initial Equity:	-$747,875.00		
Gross Rent Multiplier:	32.29		
Income-Expense Ratio (2% Rule):	0.25%		
Typical Cap Rate:	1.05%	Debt Coverage Ratio:	0.15
ARV based on Cap Rate:	$775,000.00		

50% Rule Cash Flow Estimates

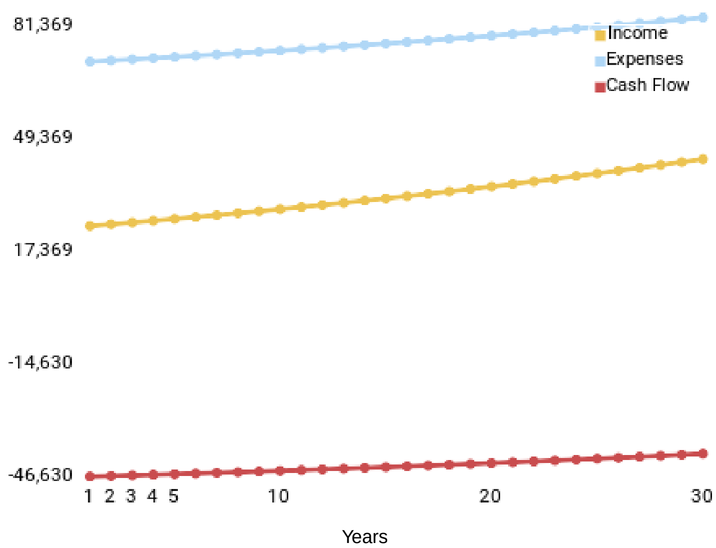
Total Monthly Income:	$2,000.00
x50% for Expenses:	$1,000.00
Monthly Payment/Interest Payment:	$4,580.50
Total Monthly Cash Flow using 50% Rule:	**-$3,580.50**

Analysis Over Time

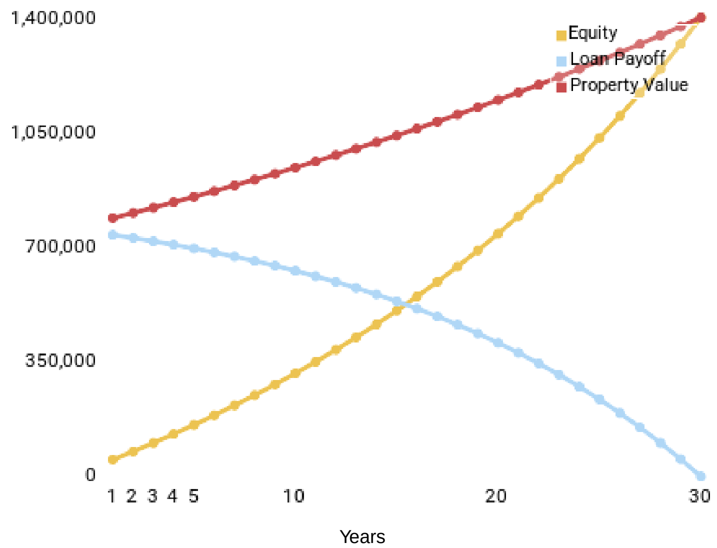
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$24,480	$24,970	$26,498	$29,256	$32,301	$35,663	$43,473
Total Annual Expenses	$71,111	$71,433	$72,441	$74,260	$76,268	$78,486	$83,636
Total Annual Cashflow	-$46,631	-$46,464	-$45,943	-$45,004	-$43,968	-$42,823	-$40,164
Cash on Cash ROI	-120.34%	-119.91%	-118.57%	-116.14%	-113.47%	-110.51%	-103.65%
Property Value	$790,500	$806,310	$855,663	$944,721	$1,043,048	$1,151,609	$1,403,805
Equity	$51,471	$76,692	$158,034	$315,545	$507,129	$742,736	$1,403,805
Loan Balance	$739,029	$729,618	$697,628	$629,175	$535,919	$408,873	$0
Total Profit if Sold	-$33,908	-$55,151	-$112,167	-$181,593	-$211,962	-$192,804	$54,228
Compound Annual Growth Rate	-88%	0%	0%	0%	0%	0%	3%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1960