BiggerPockets Rental Property Calculator

BiggerPockets®

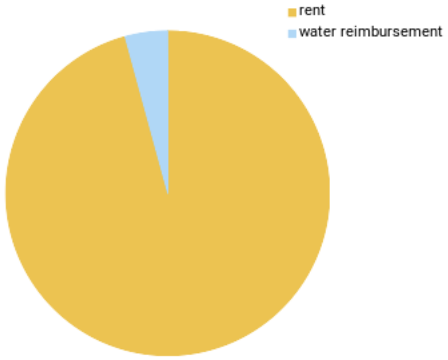
539 Harding Pl

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,149.00	$451.64	$697.36	15.17%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$10,615.80	$13,779.00	60.73%	26.61%

Property Information

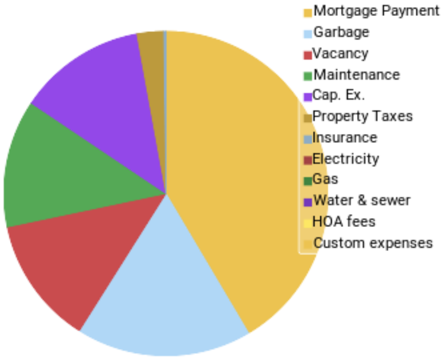
Purchase Price:	$39,900.00
Purchase Closing Costs:	$799.00
Estimated Repair Costs:	$5,000.00
Total Cost of Project:	**$45,699.00**
After Repair Value	$70,000.00
Down Payment:	$7,980.00
Loan Amount:	$31,920.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.800%
Monthly P&I:	**$187.29**

Income



rent	$1,100.00	water reimbursement	$49.00
Total	**$1,149.00**		

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$79.00	Custom expenses	
Vacancy	$57.45	Maintenance	$57.45
Cap. Ex.	$57.45	Insurance	$1.00
Property Taxes	$12.00	Mortgage Payment	$187.29
Total	**$451.64**		

Financial Projections

Total Initial Equity:	$38,080.00		
Gross Rent Multiplier:	2.89		
Income-Expense Ratio (2% Rule):	2.51%		
Typical Cap Rate:	26.61%	Debt Coverage Ratio:	4.72
ARV based on Cap Rate:	$39,900.00		

50% Rule Cash Flow Estimates

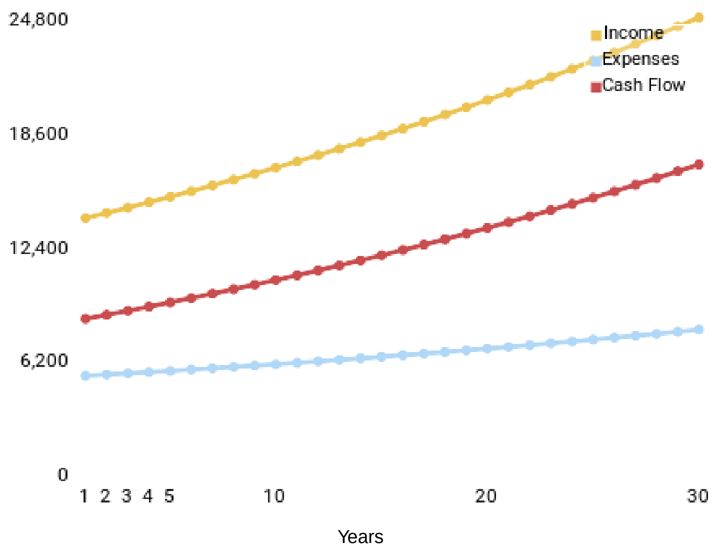
Total Monthly Income:	$1,149.00
x50% for Expenses:	$574.50
Monthly Payment/Interest Payment:	$187.29
Total Monthly Cash Flow using 50% Rule:	**$387.21**

Analysis Over Time

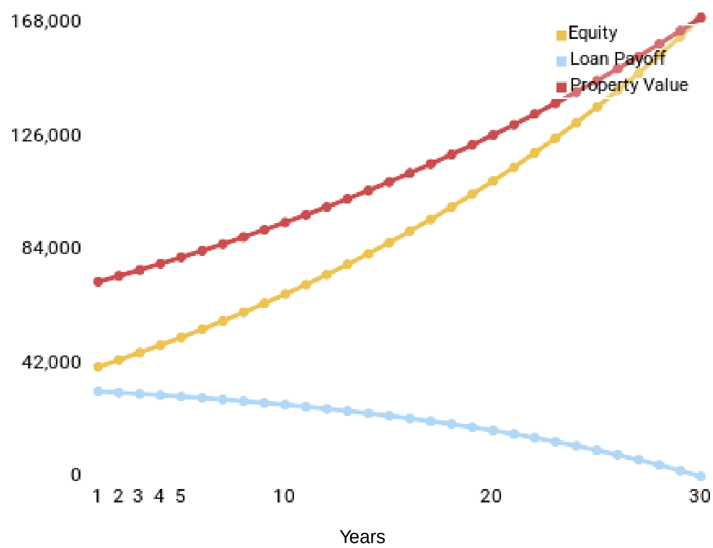
Annual Growth Assumptions	2% Expenses	2% Income	3% Property Value

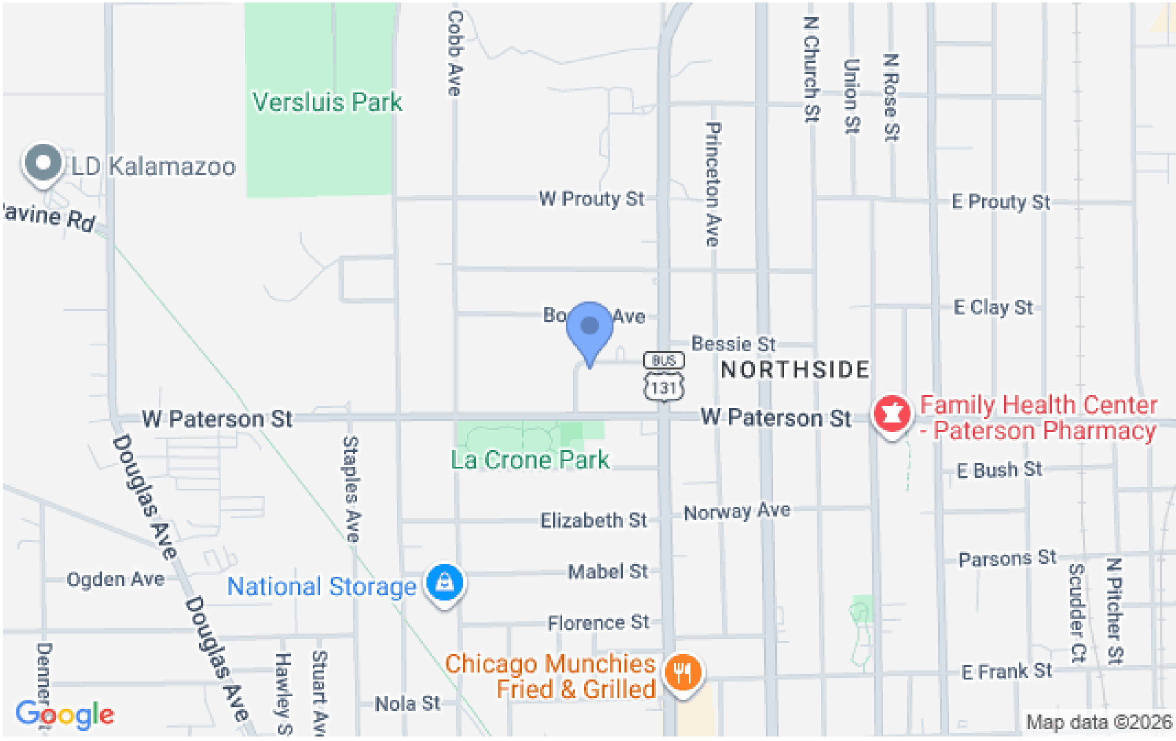
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$14,064	$14,345	$15,223	$16,807	$18,557	$20,488	$24,975
Total Annual Expenses	$5,483	$5,548	$5,750	$6,114	$6,517	$6,961	$7,994
Total Annual Cashflow	$8,581	$8,797	$9,473	$10,693	$12,040	$13,527	$16,982
Cash on Cash ROI	62.27%	63.84%	68.75%	77.60%	87.38%	98.17%	123.24%
Property Value	$72,100	$74,263	$81,149	$94,074	$109,058	$126,428	$169,908
Equity	$40,587	$43,181	$51,521	$67,506	$86,576	$109,404	$169,908
Loan Balance	$31,513	$31,082	$29,629	$26,568	$22,482	$17,024	$0
Total Profit if Sold	$35,388	$46,780	$82,854	$149,817	$226,340	$313,770	$527,980
Compound Annual Growth Rate	257%	110%	48%	28%	21%	17%	13%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)




Versluis Park
LD Kalamazoo
Cobb Ave
N Church St
Union St
N Rose St
Princeton Ave
W Prouty St
E Prouty St
E Clay St
Bessie St
NORTHSIDE
BUS
131
W Paterson St
W Paterson St
Family Health Center - Paterson Pharmacy
La Crone Park
Staples Ave
Douglas Ave
E Bush St
Elizabeth St
Norway Ave
Parsons St
Ogden Ave
National Storage
Mabel St
Scudder Ct
N Pitcher St
Florence St
Chicago Munchies Fried & Grilled
E Frank St
Nola St
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