BiggerPockets Rental Property Calculator



7 &9 Main St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,400.00	\$1,340.86	\$59.14	4.67%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,608.00	\$51,057.00	1.39%	4.67%

Property Information

Purchase Price: \$163,000.00
Purchase Closing Costs: \$10,307.00
Estimated Repair Costs: \$0.00

Total Cost of Project: \$173,307.00

After Repair Value

 Down Payment:
 \$40,750.00

 Loan Amount:
 \$122,250.00

 Loan Points:
 0.0

 Loan Fees:
 \$0.00

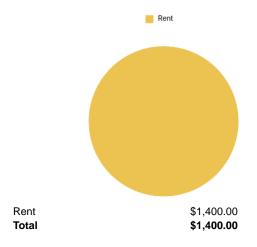
 Amortized Over:
 30 years

 Loan Interest Rate:
 3.875%

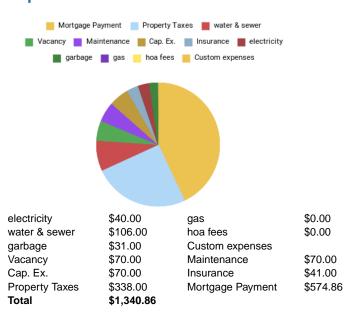
 Monthly P&I:
 \$574.86



Income



Expenses



Financial Projections

Total Initial Equity: -\$122,250.00
Gross Rent Multiplier: 9.70
Income-Expense Ratio (2% Rule): 0.81%

Typical Cap Rate: 4.67% Debt Coverage Ratio: 1.10

ARV based on Cap Rate: \$163,000.00

50% Rule Cash Flow Estimates

Total Monthly Income: \$1,400.00 x50% for Expenses: \$700.00 Monthly Payment/Interest Payment: \$574.86

Total Monthly Cash Flow using 50% Rule: \$125.14

Analysis Over Time

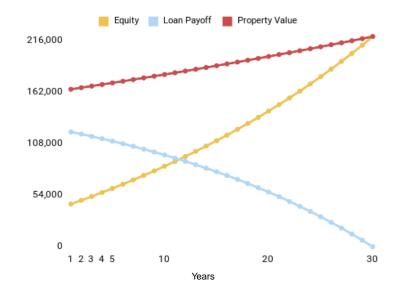
Annual Growth	2%	1%		1%			
Assumptions	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$16,968	\$17,138	\$17,657	\$18,558	\$19,504	\$20,499	\$22,644
Total Annual Expenses	\$16,274	\$16,462	\$17,047	\$18,103	\$19,270	\$20,557	\$23,548
Total Annual Cashflow	\$694	\$676	\$610	\$454	\$235	-\$58	-\$905
Cash on Cash ROI	1.36%	1.32%	1.19%	0.89%	0.46%	-0.11%	-1.77%
Property Value	\$164,630	\$166,276	\$171,315	\$180,053	\$189,238	\$198,891	\$219,699
Equity	\$44,580	\$48,513	\$60,967	\$84,149	\$110,859	\$141,777	\$219,699
Loan Balance	\$120,050	\$117,763	\$110,347	\$95,904	\$78,379	\$57,114	\$0
Total Profit if Sold	-\$15,661	-\$11,151	\$2,901	\$28,165	\$55,963	\$86,629	\$158,379
Annualized Total Return	-31%	-12%	1%	4%	5%	5%	5%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data

Years



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