

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,700.00	\$2,166.38	\$533.62	5.35%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$24,069.00	\$40,750.00	15.71%	7.64%

## Property Information

MLS Number: 20196550

Purchase Price:	\$315,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$20,000.00
<b>Total Cost of Project:</b>	<b>\$340,000.00</b>
After Repair Value	\$450,000.00



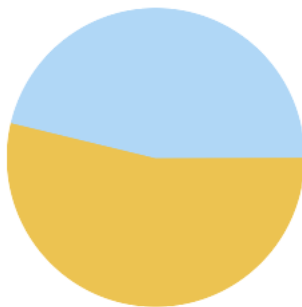
## Property Description

Great investment opportunity with this well maintained duplex. Unit A is a ranch style home with 3 bedrooms and 2 baths. Unit B is a mirror image but also has a finished walkout basement with additional bedroom, office with laundry (or non-conforming 8th bedroom!), kitchenette, and 3/4 bath. Unit B makes a great mother-in-law set up! Be sure to ch

Down Payment:	\$15,750.00
Loan Amount:	\$299,250.00
Loan Points:	\$0.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	4.250%
<b>Monthly P&amp;I:</b>	<b>\$1,472.13</b>

## Income

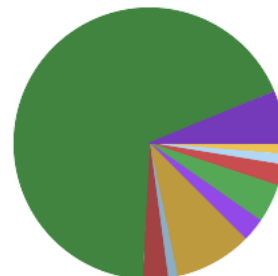
Unit B - 4 bed 2 Ba Unit A - 3 Bed 2ba Other



Unit B - 4 bed 2 Ba	\$1,450.00	Unit A - 3 Bed 2ba	\$1,250.00
Other	\$0.00		
<b>Total</b>	<b>\$2,700.00</b>		

## Expenses

Vacancy Repairs CapEx Electricity Water & Sewer  
PMI Garbage Insurance P&I Property Taxes



Vacancy	\$27.00 (1%)	Repairs	\$27.00 (1%)
CapEx	\$54.00 (2%)	Electricity	\$100.00 (4%)
Water & Sewer	\$60.00 (2%)	PMI	\$200.00 (7%)
Garbage	\$25.00 (1%)	Insurance	\$65.00 (2%)
P&I	\$1,472.13 (55%)	Property Taxes	\$136.25 (5%)
<b>Total</b>	<b>\$2,166.38 (80%)</b>		

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. Furthermore, BiggerPockets is not responsible for any human or mechanical errors or omissions.

## Financial Projections

Total Initial Equity:	\$150,750.00		
Gross Rent Multiplier:	9.72		
Income-Expense Ratio (2% Rule):	0.79%		
Typical Cap Rate:	5.00%	Debt Coverage Ratio:	1.36
ARV based on Cap Rate:	\$481,380.00		

## 50% Rule Cash Flow Estimates

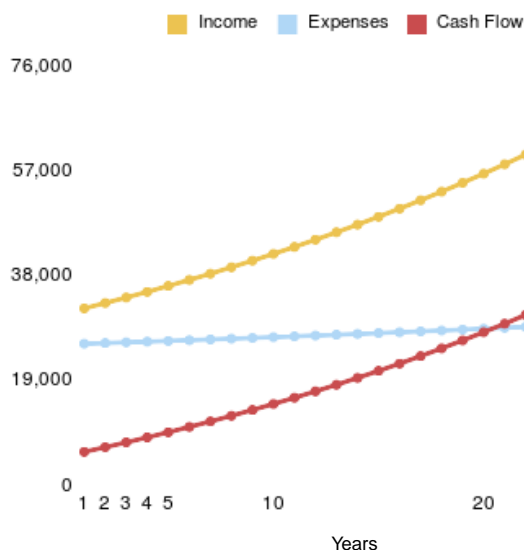
Total Monthly Income:	\$2,700.00
x50% for Expenses:	\$1,350.00
Monthly Payment/Interest Payment:	\$1,472.13
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>-\$122.13</b>

## Analysis Over Time

Annual Growth Assumptions	1.5% Expenses		3% Income		6% Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$32,400	\$33,372	\$36,466	\$42,275	\$49,008	\$56,814	\$76,353
Total Annual Expenses	\$25,997	\$26,122	\$26,508	\$27,191	\$27,927	\$28,720	\$30,495
Total Annual Cashflow	\$6,403	\$7,250	\$9,959	\$15,084	\$21,081	\$28,093	\$45,858
Cash on Cash ROI	15.71%	17.79%	24.44%	37.01%	51.73%	68.94%	112.53%
Property Value	\$477,000	\$505,620	\$602,202	\$805,881	\$1,078,451	\$1,443,211	\$2,584,571
Equity	\$182,795	\$216,679	\$330,459	\$568,148	\$882,762	\$1,299,501	\$2,584,571
Loan Balance	\$294,205	\$288,941	\$271,742	\$237,734	\$195,690	\$143,710	\$0
Total Profit if Sold	\$124,598	\$164,301	\$300,364	\$592,713	\$986,732	\$1,511,236	\$3,113,334
Annualized Total Return	306%	124%	53%	32%	24%	20%	16%

### Income, Expenses and Cash Flow (in \$)

### Loan Balance, Value and Equity (in \$)



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