

|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$1,400.00             | \$1,052.97               | \$347.03                  | 8.94%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$9,828.00             | \$25,980.00              | 16.03%                    | 8.94%                      |

## Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$109,900.00        |
| Purchase Closing Costs:       | \$2,500.00          |
| Estimated Repair Costs:       | \$1,500.00          |
| <b>Total Cost of Project:</b> | <b>\$113,900.00</b> |
| After Repair Value            | \$109,900.00        |

## Property Description

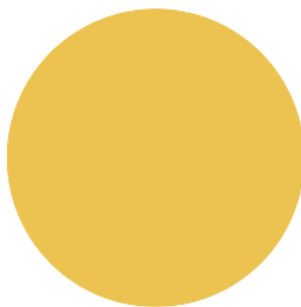
Large 4 bedroom/1 bath home move in ready. Charming front porch, off street parking and 1 stall garage. Large kitchen and an open floor plan. Full basement and large entry/mud room. Just 2.5 miles from all that downtown has to offer, 2 blocks from bus line.



|                         |                 |
|-------------------------|-----------------|
| Down Payment:           | \$21,980.00     |
| Loan Amount:            | \$87,920.00     |
| Loan Points:            | \$0.00          |
| Loan Fees:              |                 |
| Amortized Over:         | 30 years        |
| Loan Interest Rate:     | 5.000%          |
| <b>Monthly P&amp;I:</b> | <b>\$471.97</b> |

## Income

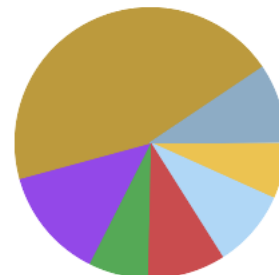
■ Rent ■ Other



|              |                   |       |        |
|--------------|-------------------|-------|--------|
| Rent         | \$1,400.00        | Other | \$0.00 |
| <b>Total</b> | <b>\$1,400.00</b> |       |        |

## Expenses

■ Vacancy ■ Repairs ■ CapEx ■ Insurance ■ Management  
■ P&I ■ Property Taxes



|                |                         |           |                |
|----------------|-------------------------|-----------|----------------|
| Vacancy        | \$70.00 (5%)            | Repairs   | \$98.00 (7%)   |
| CapEx          | \$98.00 (7%)            | Insurance | \$75.00 (5%)   |
| Management     | \$140.00 (10%)          | P&I       | \$471.97 (34%) |
| Property Taxes | \$100.00 (7%)           |           |                |
| <b>Total</b>   | <b>\$1,052.97 (75%)</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:           | \$21,980.00 |
| Gross Rent Multiplier:          | 6.54        |
| Income-Expense Ratio (2% Rule): | 1.23%       |
| ARV based on Cap Rate:          | -           |

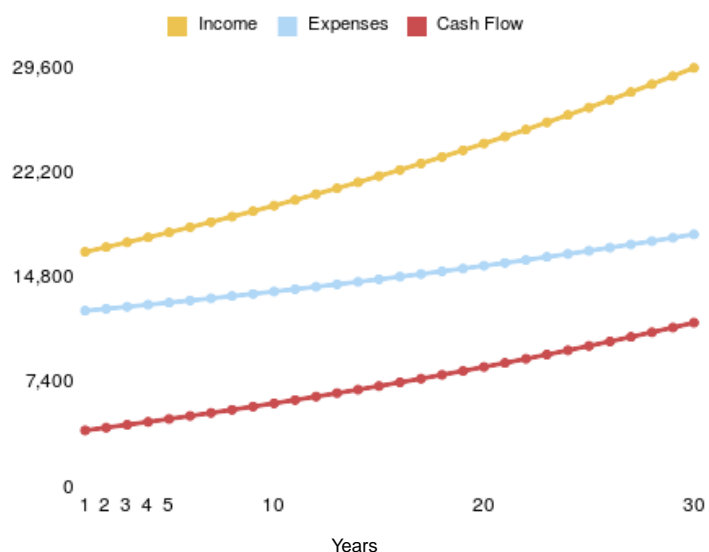
## 50% Rule Cash Flow Estimates

|   |                 |
|---|-----------------|
| Total Monthly Income:                         | \$1,400.00      |
| x50% for Expenses:                            | \$700.00        |
| Monthly Payment/Interest Payment:             | \$471.97        |
| <b>Total Monthly Cashflow using 50% Rule:</b> | <b>\$228.03</b> |

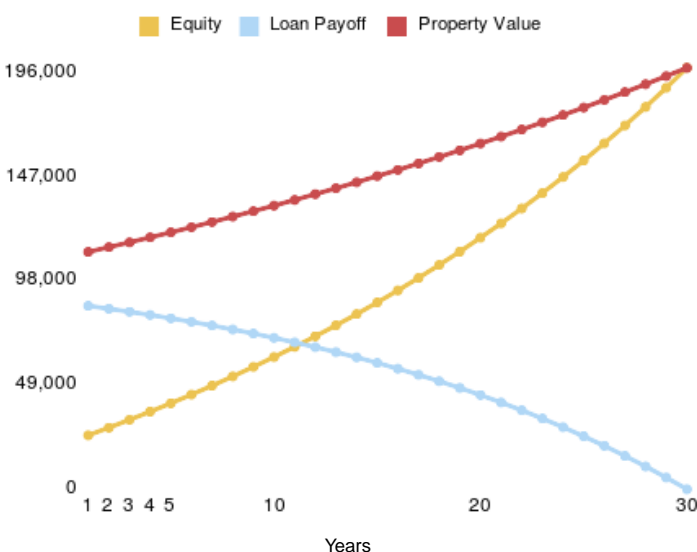
## Analysis Over Time

| 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       | \$16,800    | \$17,136  | \$18,185          | \$20,078  | \$22,167  | \$24,474  | \$29,834  |
| Total Annual Expenses     | \$12,636    | \$12,775  | \$13,210          | \$13,996  | \$14,863  | \$15,821  | \$18,045  |
| Total Annual Cashflow     | \$4,164     | \$4,361   | \$4,974           | \$6,082   | \$7,304   | \$8,654   | \$11,789  |
| Cash on Cash ROI          | 16.03%      | 16.79%    | 19.15%            | 23.41%    | 28.11%    | 33.31%    | 45.38%    |
| Property Value            | \$112,098   | \$114,340 | \$121,338         | \$133,967 | \$147,911 | \$163,306 | \$199,069 |
| Equity                    | \$25,475    | \$29,081  | \$40,603          | \$62,452  | \$88,227  | \$118,807 | \$199,069 |
| Loan Balance              | \$86,623    | \$85,259  | \$80,736          | \$71,516  | \$59,684  | \$44,498  | \$0       |
| Total Profit if Sold      | -\$6,429    | \$1,335   | \$26,529          | \$75,391  | \$133,940 | \$203,651 | \$383,965 |
| Annualized Total Return   | -25%        | 3%        | 15%               | 15%       | 13%       | 12%       | 10%       |

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



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



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