



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,800.00	\$3,702.03	\$97.97	3.36%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$16,480.00	\$120,000.00	0.98%	4.99%

Property Information

Purchase Price:	\$330,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$50,000.00
Total Cost of Project:	\$384,000.00
After Repair Value	\$490,000.00

 Down Payment:
 \$66,000.00

 Loan Amount:
 \$267,140.00

 Loan Points:
 \$2,640.00

 Loan Fees:
 \$500.00

 Amortized Over:
 30 years

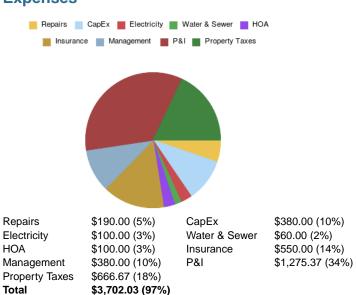
 Loan Interest Rate:
 4.000%

 Monthly P&I:
 \$1,275.37

Income

2 Bedroom \$1,600.00 3 Bedroom \$2,200.00 Other \$0.00 Total \$3,800.00

Expenses



Financial Projections

Total Initial Equity: \$222,860.00
Gross Rent Multiplier: 7.24
Income-Expense Ratio (2% Rule): 0.99%
ARV based on Cap Rate:

50% Rule Cash Flow Estimates

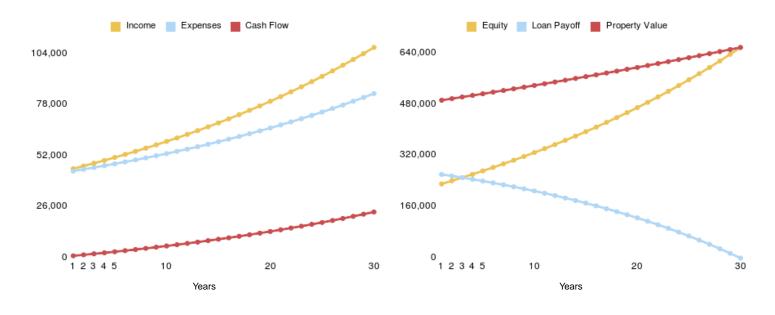
Total Monthly Income: \$3,800.00 x50% for Expenses: \$1,900.00 Monthly Payment/Interest Payment: \$1,275.37 Total Monthly Cashflow using 50% Rule: \$624.63

Analysis Over Time

Annual Growth	3%	3%		1%			
Assumptions	Expenses	Income		Property Value			
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$45,600	\$46,968	\$51,323	\$59,498	\$68,974	\$79,960	\$107,459
Total Annual Expenses	\$44,424	\$45,298	\$48,079	\$53,299	\$59,351	\$66,367	\$83,928
Total Annual Cashflow	\$1,176	\$1,670	\$3,244	\$6,198	\$9,623	\$13,593	\$23,532
Cash on Cash ROI	0.98%	1.39%	2.70%	5.17%	8.02%	11.33%	19.61%
Property Value	\$494,900	\$499,849	\$514,995	\$541,265	\$568,875	\$597,893	\$660,446
Equity	\$232,464	\$242,310	\$273,373	\$330,801	\$396,455	\$471,925	\$660,446
Loan Balance	\$262,436	\$257,539	\$241,621	\$210,463	\$172,420	\$125,968	\$0
Total Profit if Sold	\$98,793	\$110,160	\$148,896	\$230,444	\$336,333	\$470,724	\$845,543
Annualized Total Return	82%	38%	18%	11%	9%	8%	7%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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.

