

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,000.00	\$782.10	\$217.90	6.46%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$7,748.00	\$27,400.00	9.54%	6.92%

## Property Information

Purchase Price:	\$112,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$2,000.00
<b>Total Cost of Project:</b>	<b>\$117,000.00</b>
After Repair Value	\$120,000.00

## Property Description

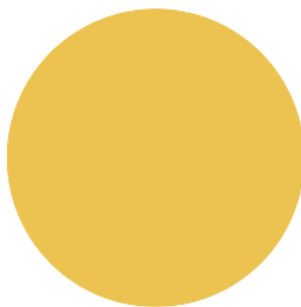
Bright and welcoming, this adorable home has so much new! With fresh paint and new carpet, it also has an updated kitchen and bath. Full basement just waiting for you to finish however you wish! Spacious upstairs for office or bedroom. New maintenance-free vinyl siding. See it today!



Down Payment:	\$22,400.00
Loan Amount:	\$89,600.00
Loan Points:	\$0.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	4.000%
<b>Monthly P&amp;I:</b>	<b>\$427.76</b>

## Income

Rent Other



Rent	\$1,000.00	Other	\$0.00
<b>Total</b>	<b>\$1,000.00</b>		

## Expenses

Vacancy Repairs CapEx Insurance P&I  
Property Taxes



Vacancy	\$50.00 (5%)	Repairs	\$60.00 (6%)
CapEx	\$60.00 (6%)	Insurance	\$83.00 (8%)
P&I	\$427.76 (43%)	Property Taxes	\$101.33 (10%)
<b>Total</b>	<b>\$782.10 (78%)</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:	\$30,400.00
Gross Rent Multiplier:	9.33
Income-Expense Ratio (2% Rule):	0.85%
ARV based on Cap Rate:	-

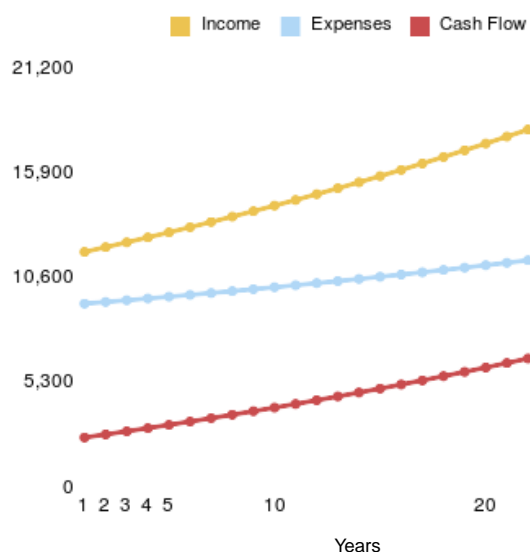
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,000.00
x50% for Expenses:	\$500.00
Monthly Payment/Interest Payment:	\$427.76
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>\$72.24</b>

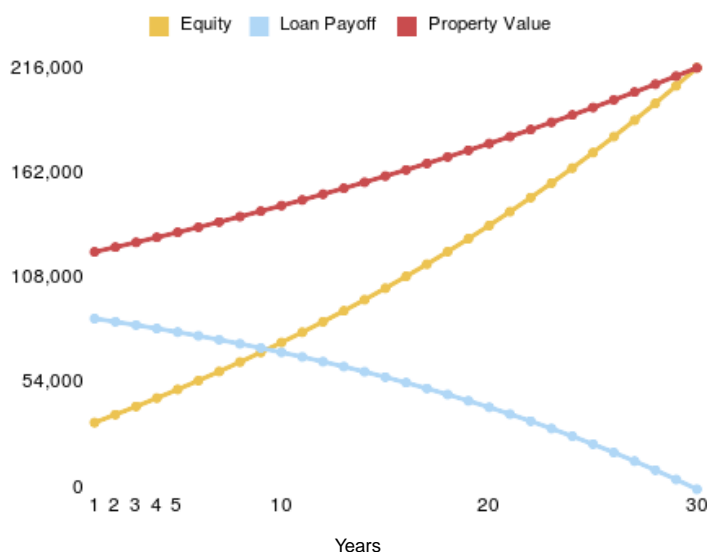
## Analysis Over Time

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	\$12,000	\$12,240	\$12,989	\$14,341	\$15,834	\$17,482	\$21,310
Total Annual Expenses	\$9,385	\$9,470	\$9,736	\$10,215	\$10,744	\$11,328	\$12,684
Total Annual Cashflow	\$2,615	\$2,770	\$3,254	\$4,126	\$5,090	\$6,154	\$8,626
Cash on Cash ROI	9.54%	10.11%	11.87%	15.06%	18.58%	22.46%	31.48%
Property Value	\$122,400	\$124,848	\$132,490	\$146,279	\$161,504	\$178,314	\$217,363
Equity	\$34,378	\$38,468	\$51,449	\$75,689	\$103,674	\$136,063	\$217,363
Loan Balance	\$88,022	\$86,380	\$81,041	\$70,590	\$57,830	\$42,250	\$0
Total Profit if Sold	-\$1,423	\$5,216	\$26,780	\$68,631	\$118,730	\$178,208	\$330,727
Annualized Total Return	-5%	9%	15%	13%	12%	11%	9%

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



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



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