

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,700.00	\$2,781.40	-\$1,081.40	-0.64%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
-\$1,911.00	\$46,632.00	-27.83%	-0.98%

Property Information

MLS Number: 6007629

Purchase Price:	\$195,500.00
Purchase Closing Costs:	\$6,857.00
Estimated Repair Costs:	\$30,000.00
Total Cost of Project:	\$232,357.00
After Repair Value	\$298,900.00

Property Description

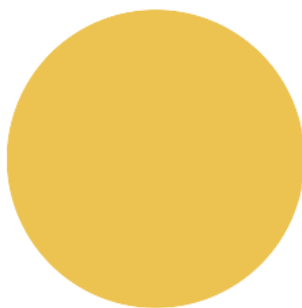
This beautiful house is located in one of Orange County's most convenient locations. Easy access to major highways, and within a few minutes to Beacon train station, and direct access to NYC. Quick walk to restaurants, bars, and convenience store. This property is great to live in yourself or has a potential investment opportunity.



Down Payment:	\$9,775.00
Loan Amount:	\$193,154.00
Loan Points:	\$7,429.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$922.15

Income

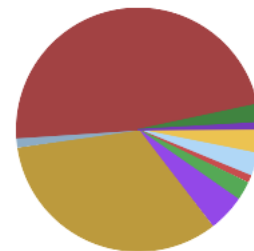
■ Rent ■ Other



Rent	\$1,700.00	Other	\$0.00
Total	\$1,700.00		

Expenses

■ Vacancy ■ Repairs ■ Water & Sewer ■ Insurance
■ Management ■ P&I ■ Property Taxes ■ Mortgage Payment
■ monthly ■ water bill



Vacancy	\$85.00 (5%)	Repairs	\$85.00 (5%)
Water & Sewer	\$28.00 (2%)	Insurance	\$69.00 (4%)
Management	\$136.00 (8%)	P&I	\$922.15 (54%)
Property Taxes	\$34.25 (2%)	Mortgage Payment	\$1,326.00 (78%)
monthly	\$68.00 (4%)	water bill	\$28.00 (2%)
Total	\$2,781.40 (164%)		

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:	\$105,746.00
Gross Rent Multiplier:	9.58
Income-Expense Ratio (2% Rule):	0.73%
ARV based on Cap Rate:	-

50% Rule Cash Flow Estimates

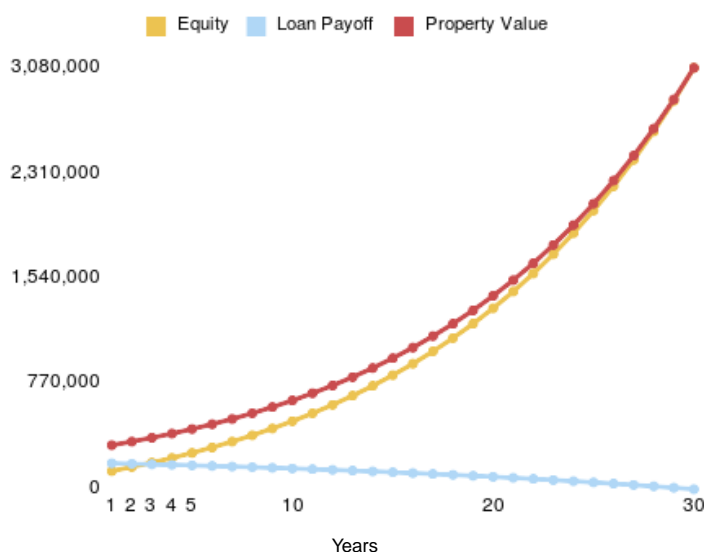
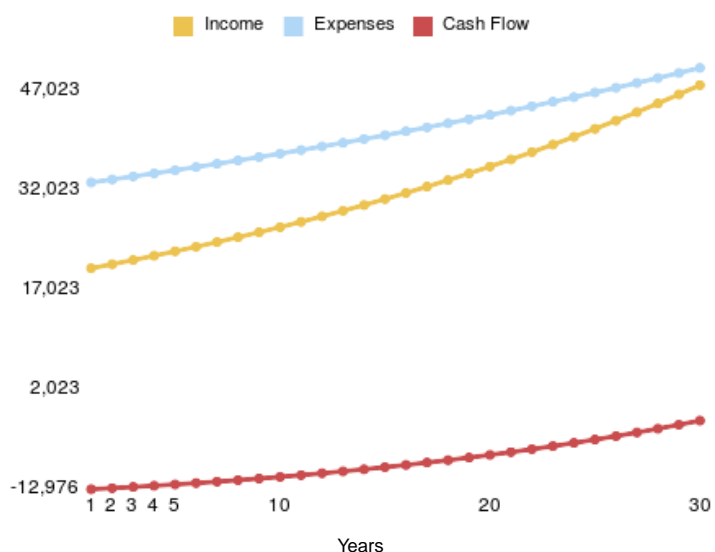
Total Monthly Income:	\$1,700.00
x50% for Expenses:	\$850.00
Monthly Payment/Interest Payment:	\$922.15
Total Monthly Cashflow using 50% Rule:	-\$72.15

Analysis Over Time

Annual Growth Assumptions	2% Expenses	3% Income	8.1% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$20,400	\$21,012	\$22,960	\$26,617	\$30,857	\$35,772	\$48,074
Total Annual Expenses	\$33,377	\$33,823	\$35,216	\$37,729	\$40,505	\$43,569	\$50,687
Total Annual Cashflow	-\$12,977	-\$12,811	-\$12,256	-\$11,112	-\$9,648	-\$7,797	-\$2,613
Cash on Cash ROI	-27.83%	-27.47%	-26.28%	-23.83%	-20.69%	-16.72%	-5.60%
Property Value	\$323,111	\$349,283	\$441,219	\$651,303	\$961,416	\$1,419,188	\$3,092,408
Equity	\$133,358	\$163,070	\$266,516	\$499,128	\$836,749	\$1,328,107	\$3,092,408
Loan Balance	\$189,752	\$186,212	\$174,703	\$152,174	\$124,667	\$91,081	\$0
Total Profit if Sold	\$73,750	\$90,651	\$156,754	\$331,403	\$617,715	\$1,066,217	\$2,779,227
Annualized Total Return	158%	72%	34%	23%	19%	17%	15%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)	1440
Lot Size (sq. ft)	4399
Year Built	1934
Units	0
Stories	2
Property Type	Single Family
Heating	Yes
Fireplace	Yes
Garage	1
Construction	old
Roofing	good condition
Flooring Types	hardwood
Siding Material	vinyl
Other Info	Full basement, Outdoor Patio, 2 Car Detached Garage, Municipal Sewer

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