# BiggerPockets Rental Property Calculator



# 435 W George Ave

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,900.00	\$1,316.32	\$583.68	8.95%
NOI	<b>Total Cash Needed</b>	Cash on Cash ROI	Purchase Cap Rate
\$12,792.00	\$33,033.00	21.20%	8.95%

### **Property Information**

Total Cost of Project:	\$145,145.00
Estimated Repair Costs:	\$0.00
Purchase Closing Costs:	\$2,145.00
Purchase Price:	\$143,000.00

After Repair Value

 Down Payment:
 \$28,600.00

 Loan Amount:
 \$114,400.00

 Loan Points:
 2.0

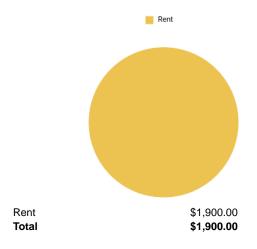
 Loan Fees:
 \$2,288.00

 Amortized Over:
 30 years

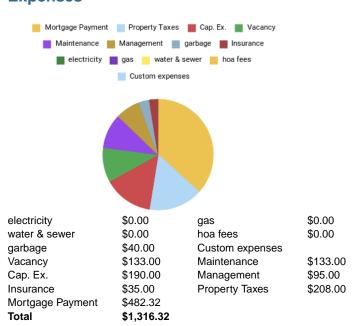
 Loan Interest Rate:
 3.000%

 Monthly P&I:
 \$482.32

#### Income



# **Expenses**



## **Financial Projections**

Total Initial Equity: -\$114,400.00
Gross Rent Multiplier: 6.27
Income-Expense Ratio (2% Rule): 1.31%
Typical Cap Rate: 8.95%

Typical Cap Rate: 8.95% Debt Coverage Ratio: 2.21

ARV based on Cap Rate: \$143,000.00

#### **50% Rule Cash Flow Estimates**

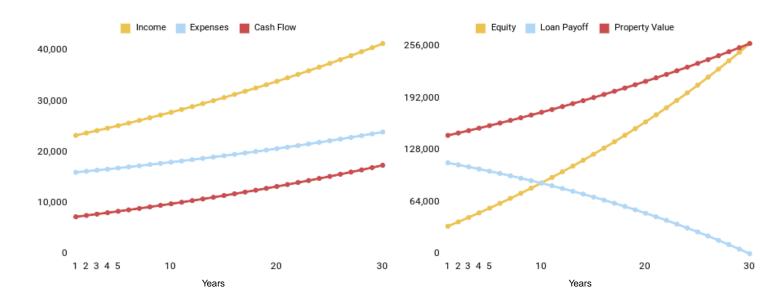
Total Monthly Income: \$1,900.00 x50% for Expenses: \$950.00 Monthly Payment/Interest Payment: \$482.32 Total Monthly Cash Flow using 50% Rule: \$467.68

## **Analysis Over Time**

Annual Growth Assumptions	2%		29	%		2%	
	Expenses		Income		P	Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$23,256	\$23,721	\$25,173	\$27,793	\$30,686	\$33,880	\$41,299
Total Annual Expenses	\$15,996	\$16,200	\$16,837	\$17,987	\$19,257	\$20,659	\$23,916
Total Annual Cashflow	\$7,260	\$7,521	\$8,336	\$9,806	\$11,429	\$13,220	\$17,383
Cash on Cash ROI	21.98%	22.77%	25.23%	29.68%	34.60%	40.02%	52.62%
Property Value	\$145,860	\$148,777	\$157,884	\$174,316	\$192,459	\$212,490	\$259,025
Equity	\$33,848	\$39,227	\$56,175	\$87,350	\$122,617	\$162,541	\$259,025
Loan Balance	\$112,012	\$109,550	\$101,709	\$86,967	\$69,842	\$49,949	\$0
Total Profit if Sold	\$8,076	\$20,975	\$62,104	\$139,309	\$228,409	\$330,781	\$581,684
Annualized Total Return	24%	28%	24%	18%	15%	13%	10%

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

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



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