BiggerPockets Rental Property Calculator

BiggerPockets®

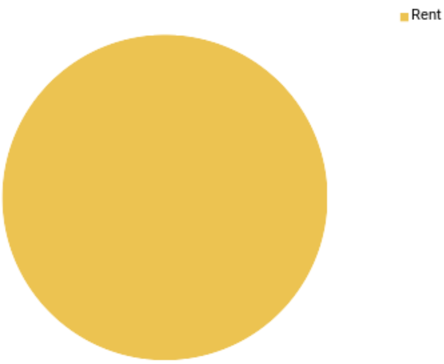
334 Richmond St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$750.00	$460.83	$289.17	14.26%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$5,276.10	$16,280.00	21.31%	14.26%

Property Information

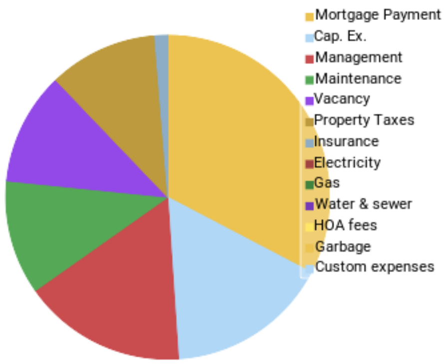
Purchase Price:	$37,000.00
Purchase Closing Costs:	$8,880.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$45,880.00**
After Repair Value	
Down Payment:	$7,400.00
Loan Amount:	$29,600.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.530%
Monthly P&I:	**$150.51**

Income



Rent	$750.00
Total	**$750.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$51.83	Maintenance	$52.50
Cap. Ex.	$75.00	Management	$75.00
Insurance	$6.00	Property Taxes	$50.00
Mortgage Payment	$150.51		
Total	**$460.83**		

Financial Projections

Total Initial Equity:	-$29,600.00		
Gross Rent Multiplier:	4.11		
Income-Expense Ratio (2% Rule):	1.63%		
Typical Cap Rate:	14.26%	Debt Coverage Ratio:	2.92
ARV based on Cap Rate:	$37,000.00		

50% Rule Cash Flow Estimates

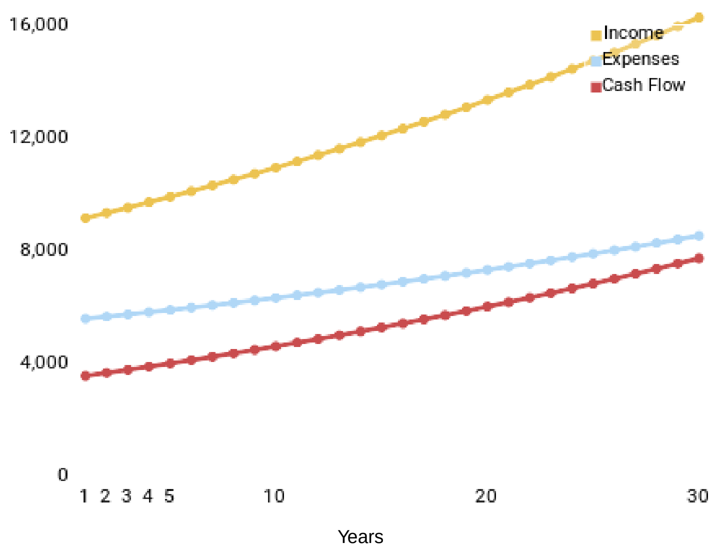
Total Monthly Income:	$750.00
x50% for Expenses:	$375.00
Monthly Payment/Interest Payment:	$150.51
Total Monthly Cash Flow using 50% Rule:	**$224.49**

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	$9,180	$9,364	$9,937	$10,971	$12,113	$13,374	$16,302
Total Annual Expenses	$5,604	$5,680	$5,918	$6,345	$6,818	$7,340	$8,551
Total Annual Cashflow	$3,576	$3,683	$4,019	$4,625	$5,295	$6,034	$7,751
Cash on Cash ROI	21.96%	22.62%	24.69%	28.41%	32.52%	37.06%	47.61%
Property Value	$37,740	$38,495	$40,851	$45,103	$49,797	$54,980	$67,020
Equity	$8,615	$9,867	$13,856	$21,374	$30,162	$40,478	$67,020
Loan Balance	$29,125	$28,628	$26,995	$23,729	$19,635	$14,502	$0
Total Profit if Sold	-$4,089	$845	$16,552	$45,960	$79,858	$118,836	$214,880
Compound Annual Growth Rate	-25%	3%	15%	14%	13%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)