BiggerPockets Rental Property Calculator

BiggerPockets®

1109 Lincoln St SE

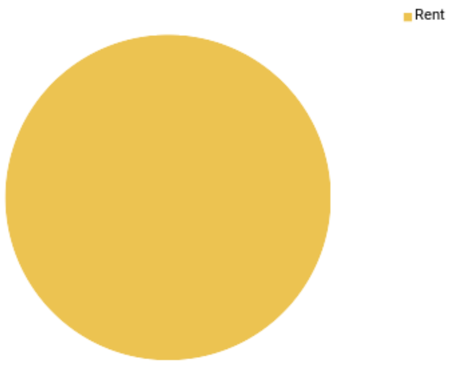
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$895.00	$506.76	$388.24	15.22%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$6,847.80	$20,976.00	22.21%	15.22%

Property Information

Purchase Price:	$45,000.00
Purchase Closing Costs:	$11,976.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$56,976.00**
After Repair Value	

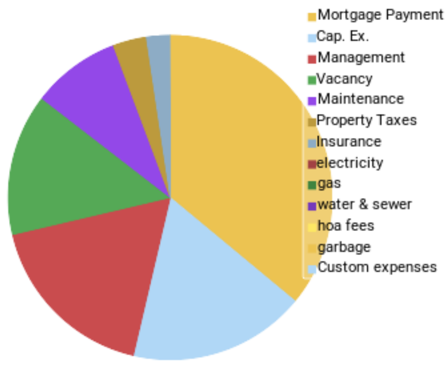
Down Payment:	$9,000.00
Loan Amount:	$36,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.500%
Monthly P&I:	**$182.41**

Income



Rent	$895.00
Total	**$895.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	
Vacancy	$71.60	Maintenance	$44.75
Cap. Ex.	$89.50	Management	$89.50
Insurance	$12.00	Property Taxes	$17.00
Mortgage Payment	$182.41		
Total	**$506.76**		

Financial Projections

Total Initial Equity:	-$36,000.00		
Gross Rent Multiplier:	4.19		
Income-Expense Ratio (2% Rule):	1.57%		
Typical Cap Rate:	15.22%	Debt Coverage Ratio:	3.13
ARV based on Cap Rate:	$45,000.00		

50% Rule Cash Flow Estimates

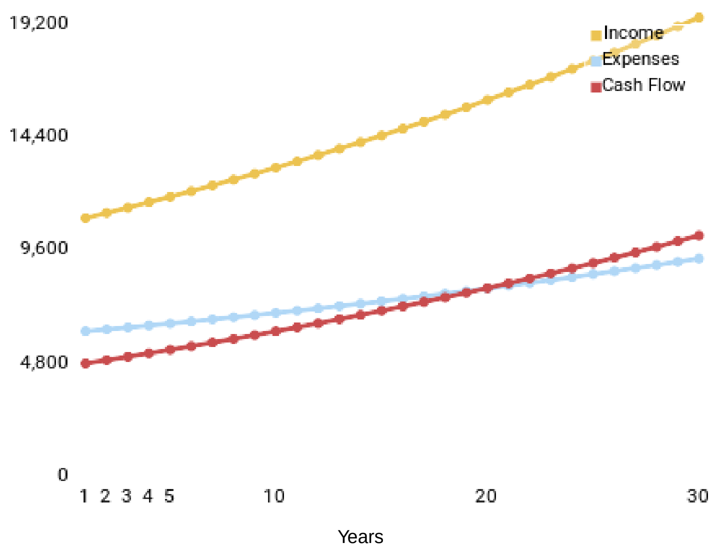
Total Monthly Income:	$895.00
x50% for Expenses:	$447.50
Monthly Payment/Interest Payment:	$182.41
Total Monthly Cash Flow using 50% Rule:	**$265.09**

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	$10,955	$11,174	$11,858	$13,092	$14,455	$15,959	$19,454
Total Annual Expenses	$6,159	$6,238	$6,486	$6,933	$7,427	$7,972	$9,239
Total Annual Cashflow	$4,796	$4,936	$5,372	$6,159	$7,027	$7,987	$10,215
Cash on Cash ROI	22.86%	23.53%	25.61%	29.36%	33.50%	38.07%	48.70%
Property Value	$45,900	$46,818	$49,684	$54,855	$60,564	$66,868	$81,511
Equity	$10,481	$12,006	$16,867	$26,023	$36,720	$49,267	$81,511
Loan Balance	$35,419	$34,812	$32,817	$28,832	$23,844	$17,600	$0
Total Profit if Sold	-$5,699	$762	$21,295	$59,639	$103,701	$154,225	$278,227
Compound Annual Growth Rate	-27%	2%	15%	14%	13%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)