BiggerPockets Rental Property Calculator

BiggerPockets®

320 Elefa St

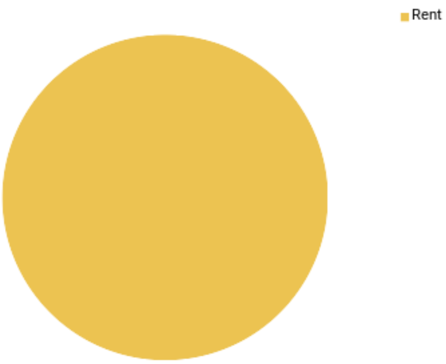
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$4,200.00	$3,394.37	$805.63	5.91%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$35,448.00	$160,000.00	6.04%	5.91%

Property Information

Purchase Price:	$600,000.00
Purchase Closing Costs:	$10,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$610,000.00**
After Repair Value	

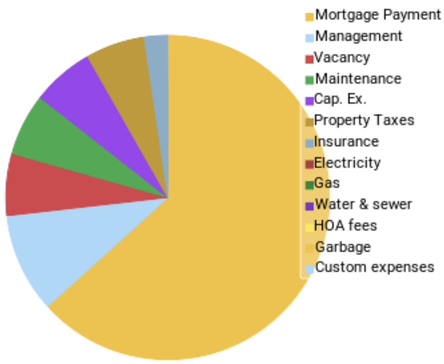
Down Payment:	$150,000.00
Loan Amount:	$450,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	**$2,148.37**

Income



Rent	$4,200.00
Total	**$4,200.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$210.00	Maintenance	$210.00
Cap. Ex.	$210.00	Management	$336.00
Insurance	$80.00	Property Taxes	$200.00
Mortgage Payment	$2,148.37		
Total	**$3,394.37**		

Financial Projections

Total Initial Equity:	-$450,000.00		
Gross Rent Multiplier:	11.90		
Income-Expense Ratio (2% Rule):	0.69%		
Typical Cap Rate:	5.91%	Debt Coverage Ratio:	1.37
ARV based on Cap Rate:	$600,000.00		

50% Rule Cash Flow Estimates

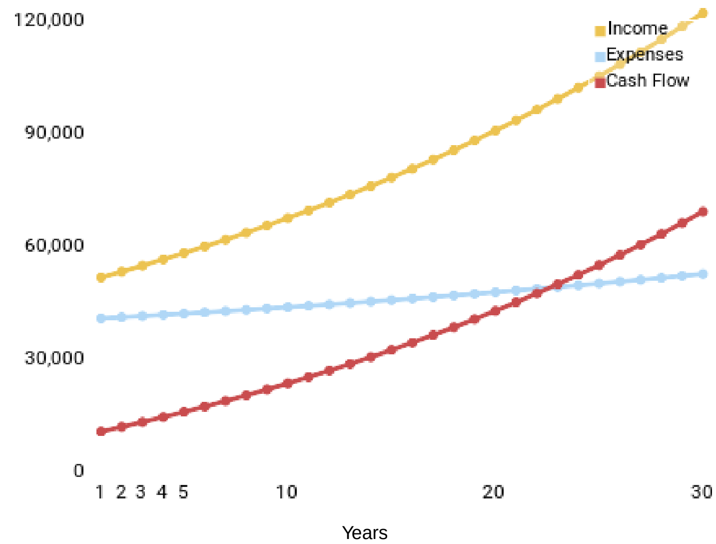
Total Monthly Income:	$4,200.00
x50% for Expenses:	$2,100.00
Monthly Payment/Interest Payment:	$2,148.37
Total Monthly Cash Flow using 50% Rule:	**-$48.37**

Analysis Over Time

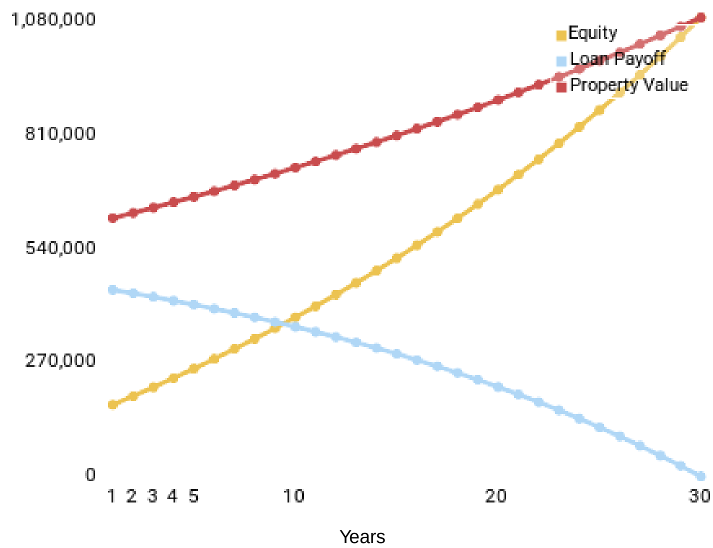
Annual Growth Assumptions	**2% Expenses**	**3% Income**	**2% Property Value**

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$51,912	$53,469	$58,427	$67,733	$78,522	$91,028	$122,334
Total Annual Expenses	$41,031	$41,336	$42,289	$44,007	$45,904	$47,998	$52,864
Total Annual Cashflow	$10,881	$12,133	$16,139	$23,727	$32,618	$43,030	$69,470
Cash on Cash ROI	6.80%	7.58%	10.09%	14.83%	20.39%	26.89%	43.42%
Property Value	$612,000	$624,240	$662,448	$731,397	$807,521	$891,568	$1,086,817
Equity	$169,925	$190,412	$255,435	$376,869	$517,078	$679,374	$1,086,817
Loan Balance	$442,075	$433,828	$407,014	$354,528	$290,443	$212,195	$0
Total Profit if Sold	$20,805	$53,426	$162,773	$387,183	$672,136	$1,028,100	$2,004,434
Compound Annual Growth Rate	13%	15%	15%	13%	12%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1932