BiggerPockets Rental Property Calculator

BiggerPockets®

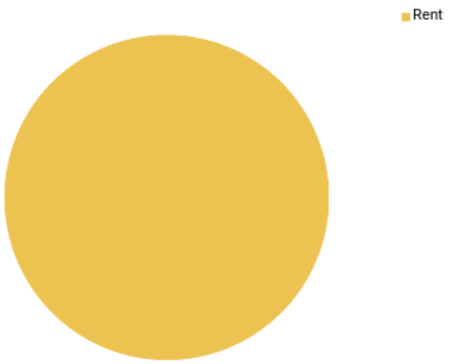
6807 Trendal Ln

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$4,000.00	$5,111.63	-$1,111.63	1.86%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$5,580.00	$115,000.00	-11.60%	1.86%

Property Information

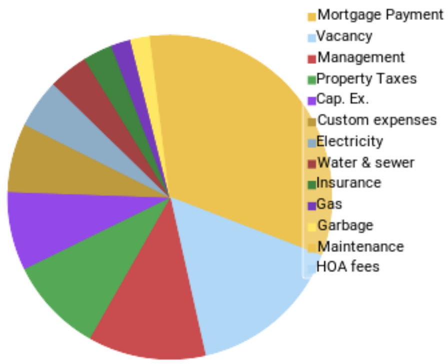
Purchase Price:	$300,000.00
Purchase Closing Costs:	$0.00
Estimated Repair Costs:	$55,000.00
Total Cost of Project:	**$355,000.00**
After Repair Value	$300,000.00
Down Payment:	$60,000.00
Loan Amount:	$240,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.875%
Monthly P&I:	**$1,576.63**

Income



Rent	$4,000.00
Total	**$4,000.00**

Expenses



Electricity	$250.00	Gas	$100.00
Water & sewer	$200.00	HOA fees	$0.00
Garbage	$100.00	Custom expenses	$350.00
Vacancy	$800.00	Maintenance	$100.00
Cap. Ex.	$400.00	Management	$600.00
Insurance	$150.00	Property Taxes	$485.00
Mortgage Payment	$1,576.63		
Total	**$5,111.63**		

Financial Projections

Total Initial Equity:	$60,000.00		
Gross Rent Multiplier:	6.25		
Income-Expense Ratio (2% Rule):	1.13%		
Typical Cap Rate:	1.86%	Debt Coverage Ratio:	0.29
ARV based on Cap Rate:	$300,000.00		

50% Rule Cash Flow Estimates

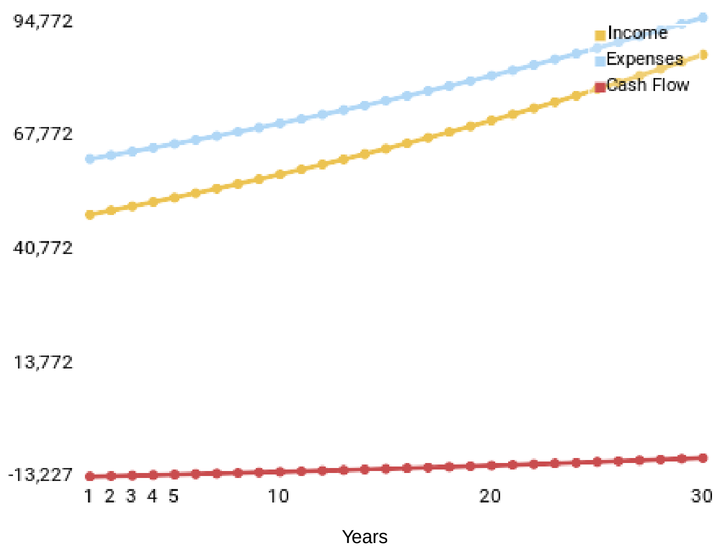
Total Monthly Income:	$4,000.00
x50% for Expenses:	$2,000.00
Monthly Payment/Interest Payment:	$1,576.63
Total Monthly Cash Flow using 50% Rule:	**$423.37**

Analysis Over Time

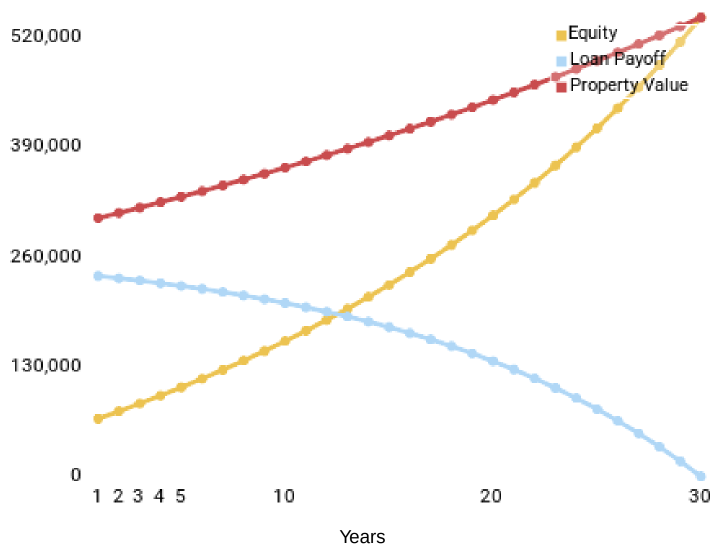
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

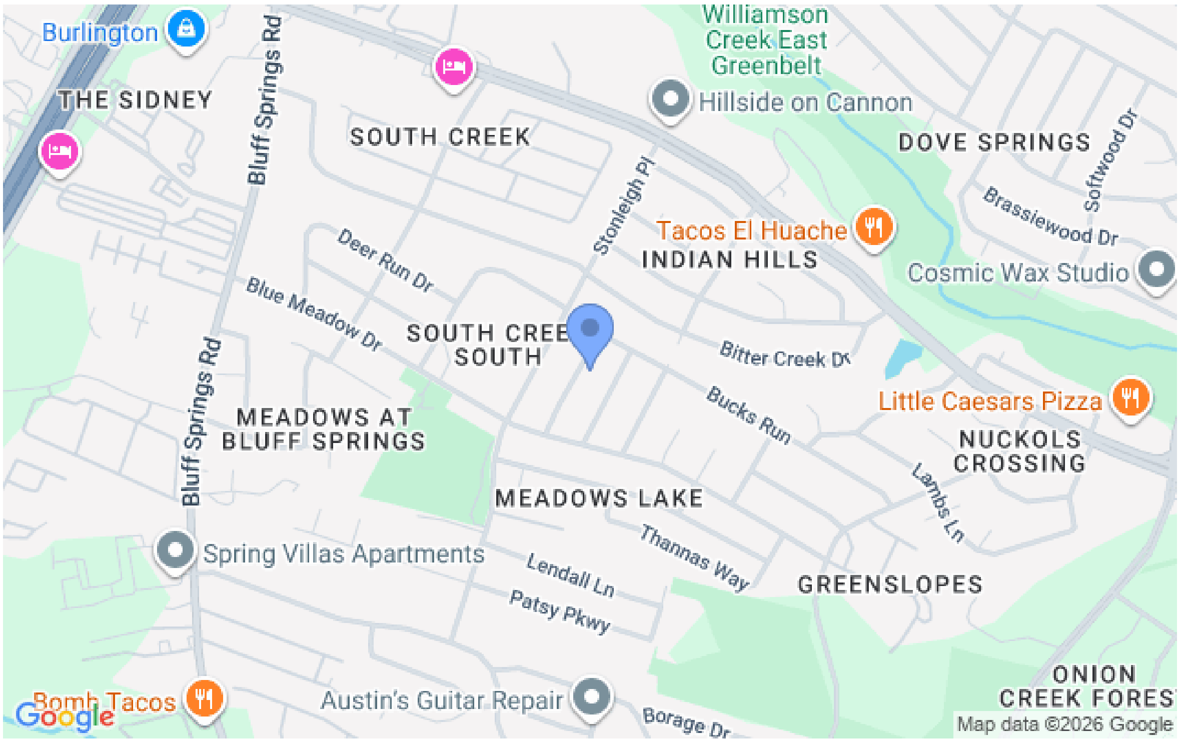
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$48,960	$49,939	$52,996	$58,512	$64,602	$71,325	$86,945
Total Annual Expenses	$62,188	$63,053	$65,755	$70,629	$76,011	$81,953	$95,758
Total Annual Cashflow	-$13,228	-$13,114	-$12,759	-$12,118	-$11,410	-$10,628	-$8,812
Cash on Cash ROI	-11.50%	-11.40%	-11.09%	-10.54%	-9.92%	-9.24%	-7.66%
Property Value	$306,000	$312,120	$331,224	$365,698	$403,761	$445,784	$543,408
Equity	$68,497	$77,292	$105,613	$160,358	$226,979	$309,238	$543,408
Loan Balance	$237,503	$234,828	$225,611	$205,340	$176,781	$136,546	$0
Total Profit if Sold	-$82,681	-$87,459	-$99,207	-$108,943	-$103,669	-$79,295	$50,964
Compound Annual Growth Rate	-72%	-51%	-33%	-26%	-14%	-6%	1%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)





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