BiggerPockets Rental Property Calculator

BiggerPockets®

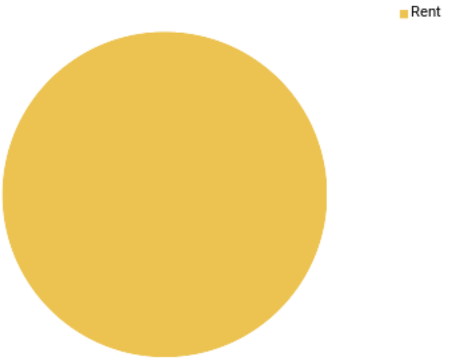
315 N State St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$850.00	$447.17	$402.83	10.61%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$7,428.00	$17,340.00	27.88%	12.04%

Property Information

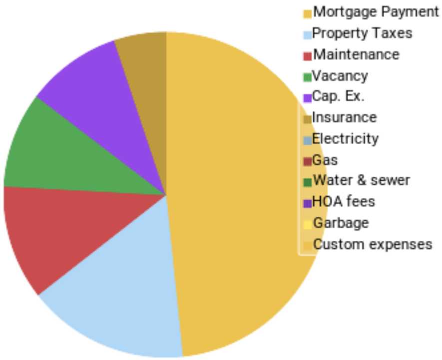
Purchase Price:	$61,700.00
Purchase Closing Costs:	$2,000.00
Estimated Repair Costs:	$3,000.00
Total Cost of Project:	**$66,700.00**
After Repair Value	$70,000.00
Down Payment:	$12,340.00
Loan Amount:	$49,360.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.300%
Monthly P&I:	**$216.17**

Income



Rent	$850.00
Total	**$850.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	$0.00
Vacancy	$42.50	Maintenance	$51.00
Cap. Ex.	$42.50	Insurance	$23.00
Property Taxes	$72.00	Mortgage Payment	$216.17
Total	**$447.17**		

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Financial Projections

Total Initial Equity:	$20,640.00		
Gross Rent Multiplier:	6.05		
Income-Expense Ratio (2% Rule):	1.27%		
Typical Cap Rate:	12.04%	Debt Coverage Ratio:	2.86
ARV based on Cap Rate:	$61,700.00		

50% Rule Cash Flow Estimates

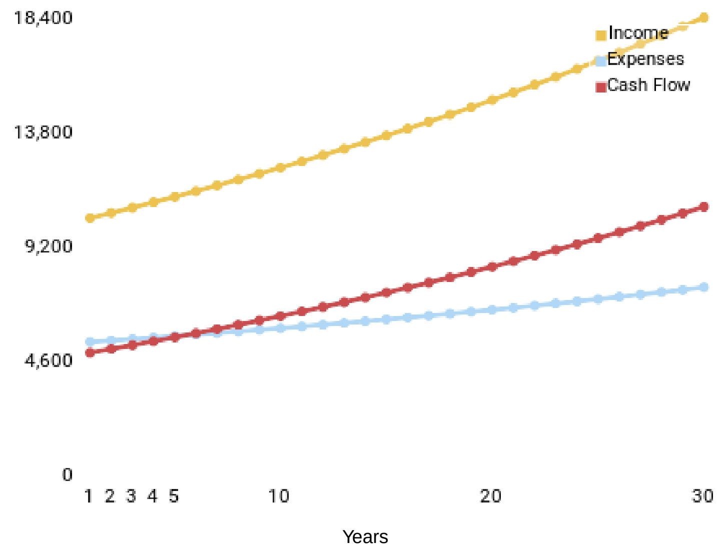
Total Monthly Income:	$850.00
x50% for Expenses:	$425.00
Monthly Payment/Interest Payment:	$216.17
Total Monthly Cash Flow using 50% Rule:	**$208.83**

Analysis Over Time

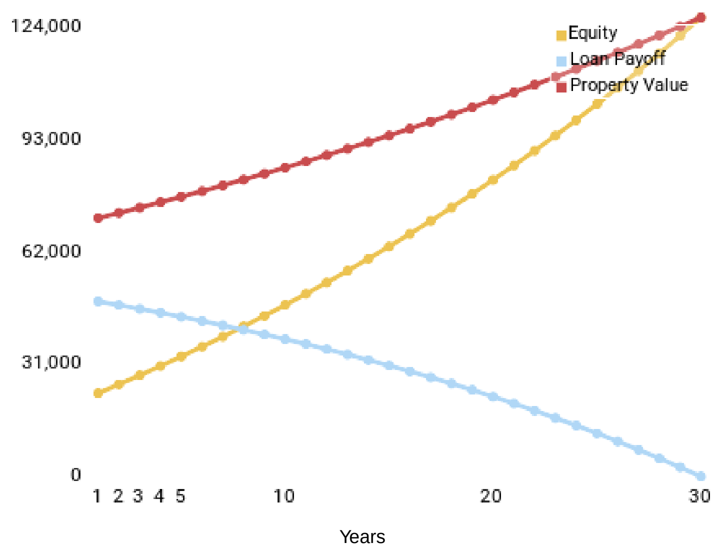
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$10,404	$10,612	$11,262	$12,434	$13,728	$15,157	$18,476
Total Annual Expenses	$5,422	$5,478	$5,655	$5,973	$6,325	$6,713	$7,615
Total Annual Cashflow	$4,982	$5,134	$5,607	$6,461	$7,403	$8,444	$10,861
Cash on Cash ROI	28.73%	29.61%	32.34%	37.26%	42.69%	48.69%	62.63%
Property Value	$71,400	$72,828	$77,286	$85,330	$94,211	$104,016	$126,795
Equity	$23,020	$25,461	$33,165	$47,387	$63,552	$81,947	$126,795
Loan Balance	$48,380	$47,367	$44,121	$37,943	$30,659	$22,070	$0
Total Profit if Sold	$10,662	$18,237	$42,283	$87,067	$138,325	$196,815	$338,999
Compound Annual Growth Rate	61%	43%	28%	20%	16%	13%	11%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



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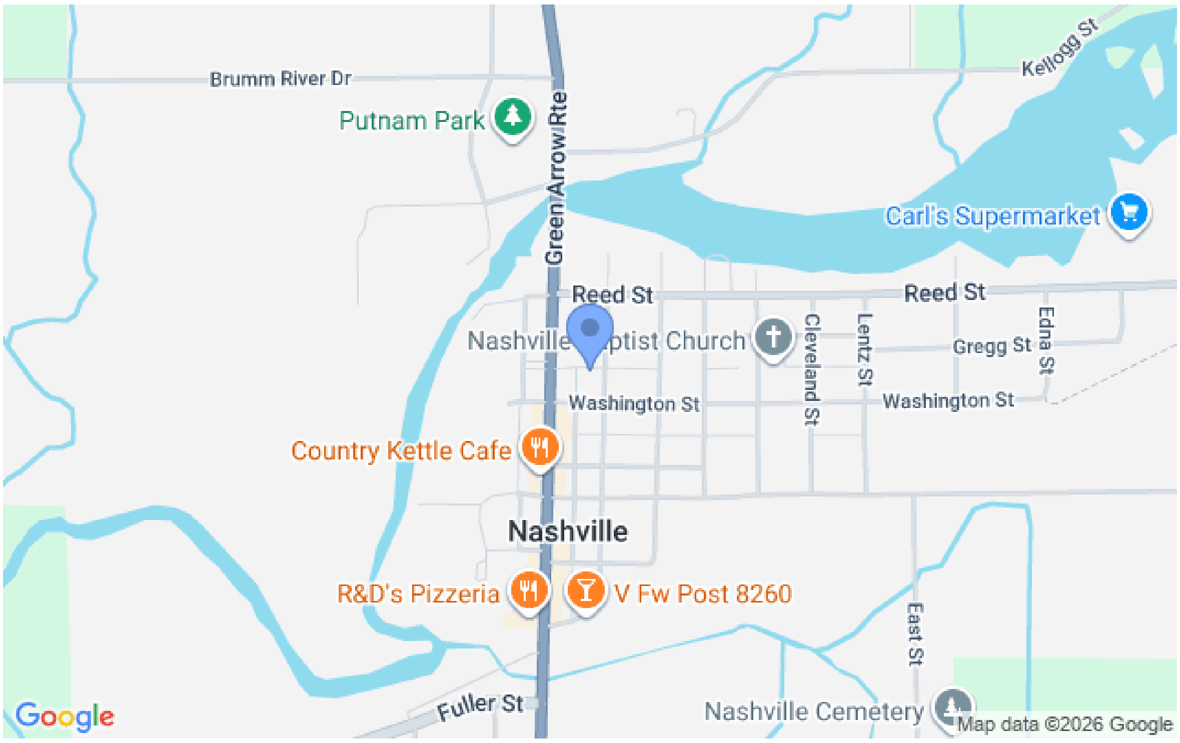

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