BiggerPockets Rental Property Calculator

BiggerPockets®

1051 June Ter

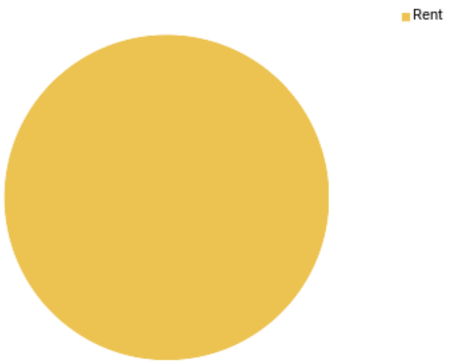
Monthly Income:	**Monthly Expenses:**	**Monthly Cash Flow:**	**Pro Forma Cap Rate:**
$3,600.00	$2,797.03	$802.97	10.26%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$30,768.00	$65,000.00	14.82%	10.26%

Property Information

Purchase Price:	$300,000.00
Purchase Closing Costs:	$5,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$305,000.00**
After Repair Value	

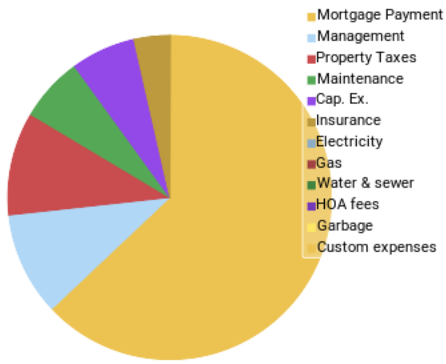
Down Payment:	$60,000.00
Loan Amount:	$240,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	8.000%
Monthly P&I:	**$1,761.03**

Income



Rent	$3,600.00
Total	**$3,600.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Maintenance	$180.00	Cap. Ex.	$180.00
Management	$288.00	Insurance	$100.00
Property Taxes	$288.00	Mortgage Payment	$1,761.03
Total	**$2,797.03**		

Financial Projections

Total Initial Equity:	-$240,000.00		
Gross Rent Multiplier:	6.94		
Income-Expense Ratio (2% Rule):	1.18%		
Typical Cap Rate:	10.26%	Debt Coverage Ratio:	1.46
ARV based on Cap Rate:	$300,000.00		

50% Rule Cash Flow Estimates

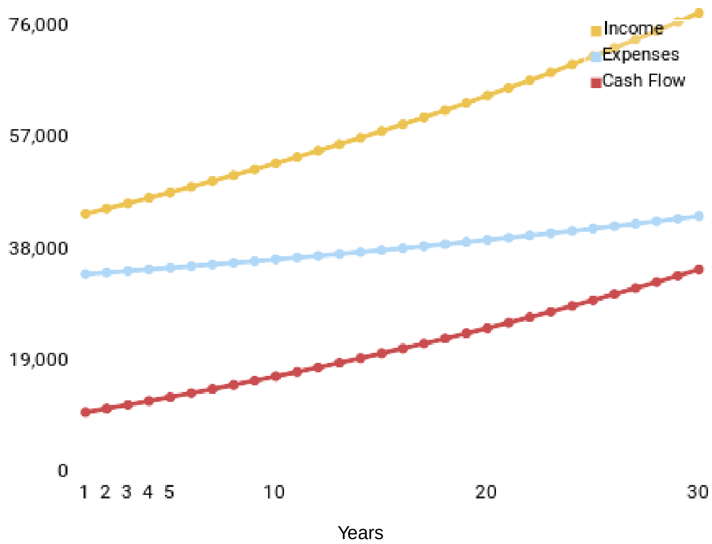
Total Monthly Income:	$3,600.00
x50% for Expenses:	$1,800.00
Monthly Payment/Interest Payment:	$1,761.03
Total Monthly Cash Flow using 50% Rule:	**$38.97**

Analysis Over Time

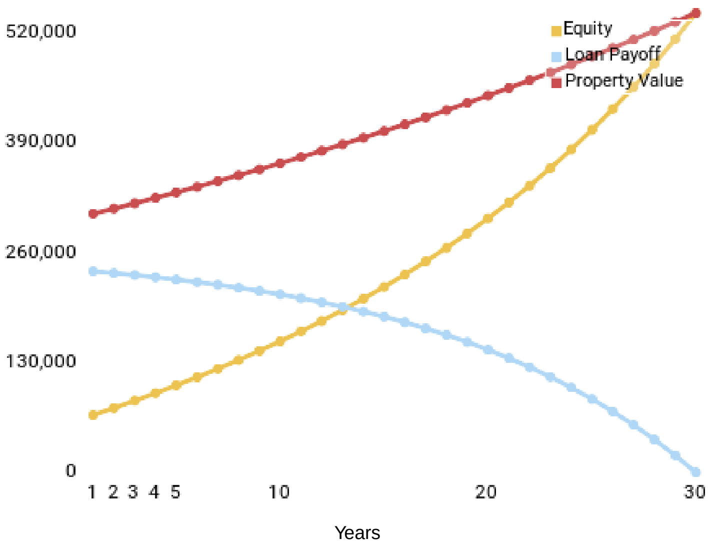
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$44,064	$44,945	$47,696	$52,661	$58,142	$64,193	$78,251
Total Annual Expenses	$33,813	$34,067	$34,858	$36,287	$37,864	$39,606	$43,651
Total Annual Cashflow	$10,251	$10,879	$12,838	$16,374	$20,277	$24,587	$34,600
Cash on Cash ROI	15.77%	16.74%	19.75%	25.19%	31.20%	37.83%	53.23%
Property Value	$306,000	$312,120	$331,224	$365,698	$403,761	$445,784	$543,408
Equity	$68,005	$76,296	$103,057	$155,159	$219,485	$300,637	$543,408
Loan Balance	$237,995	$235,824	$228,168	$210,539	$184,276	$145,147	$0
Total Profit if Sold	$13,256	$32,426	$95,715	$222,474	$380,224	$575,522	$1,117,599
Compound Annual Growth Rate	20%	22%	20%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1941