

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$4,600.00	\$2,588.80	\$2,011.20	9.75%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$46,320.00	\$187,500.00	12.87%	11.88%

Property Information

Purchase Price:	\$390,000.00
Purchase Closing Costs:	\$50,000.00
Estimated Repair Costs:	\$40,000.00
Total Cost of Project:	\$480,000.00
After Repair Value	\$475,000.00

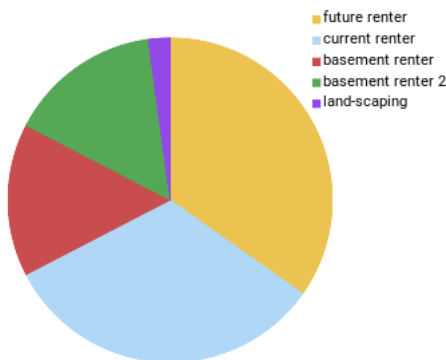
Property Description

TOTAL RENOVATION | 2 UNITS 1 DUPLEX | SEPARATE BASEMENT GARAGES - Prime Investment Opportunity & Income-Producing Property in Hermitage Hills of Hermitage TN, and Davidson County. WOW, each side has 2 Bedrooms, 1 Bathroom, and a 1-Car Basement Garage. Like that never happens - such versatility. The left side was updated approximately 2 years ago...



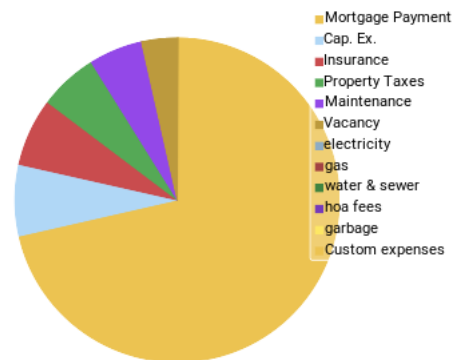
Down Payment:	\$97,500.00
Loan Amount:	\$292,500.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$1,848.80

Income



current renter	\$1,500.00	land-scaping	\$100.00
future renter	\$1,600.00	basement renter	\$700.00
basement renter 2	\$700.00		
Total	\$4,600.00		

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$92.00	Maintenance	\$138.00
Cap. Ex.	\$184.00	Insurance	\$175.00
Property Taxes	\$151.00	Mortgage Payment	\$1,848.80
Total	\$2,588.80		

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Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools.

Financial Projections

Total Initial Equity:	\$182,500.00		
Gross Rent Multiplier:	7.07		
Income-Expense Ratio (2% Rule):	0.96%		
Typical Cap Rate:	11.88%	Debt Coverage Ratio:	2.09
ARV based on Cap Rate:	\$390,000.00		

50% Rule Cash Flow Estimates

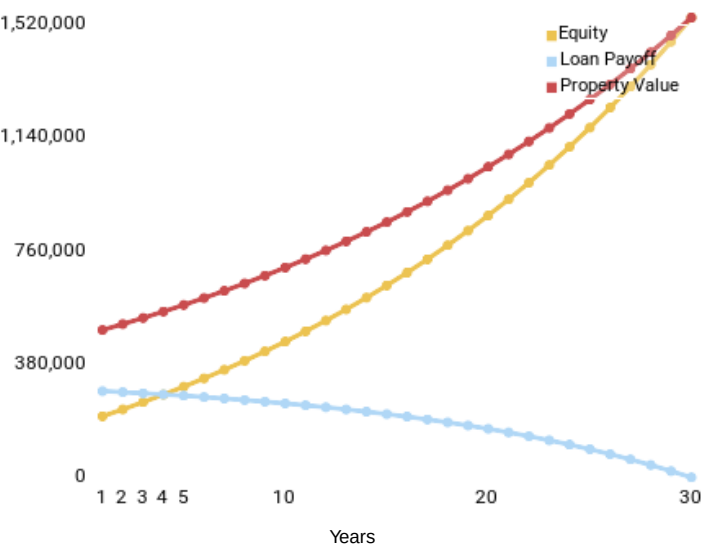
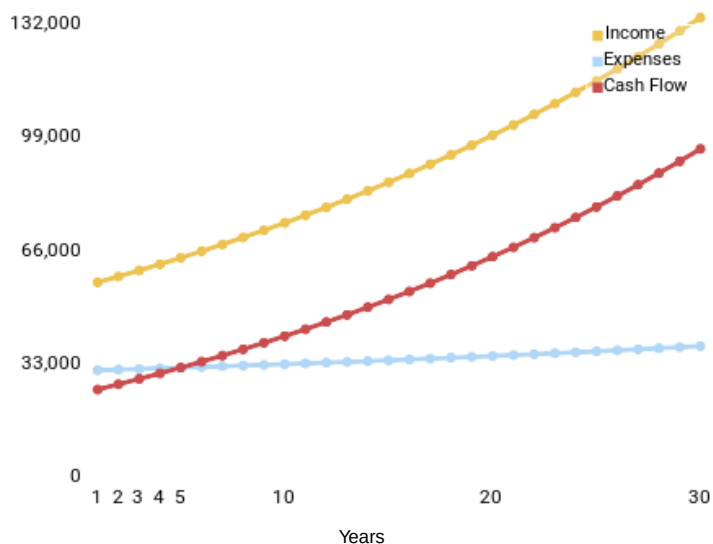
Total Monthly Income:	\$4,600.00
x50% for Expenses:	\$2,300.00
Monthly Payment/Interest Payment:	\$1,848.80
Total Monthly Cash Flow using 50% Rule:	\$451.20

Analysis Over Time

Annual Growth Assumptions	2% Expenses	3% Income	4% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$56,856	\$58,562	\$63,992	\$74,184	\$86,000	\$99,697	\$133,985
Total Annual Expenses	\$31,243	\$31,424	\$31,990	\$33,010	\$34,137	\$35,381	\$38,270
Total Annual Cashflow	\$25,613	\$27,137	\$32,002	\$41,174	\$51,863	\$64,317	\$95,714
Cash on Cash ROI	13.66%	14.47%	17.07%	21.96%	27.66%	34.30%	51.05%
Property Value	\$494,000	\$513,760	\$577,910	\$703,116	\$855,448	\$1,040,783	\$1,540,614
Equity	\$204,769	\$228,018	\$304,098	\$455,146	\$643,213	\$877,963	\$1,540,614
Loan Balance	\$289,231	\$285,742	\$273,812	\$247,970	\$212,235	\$162,821	\$0
Total Profit if Sold	\$42,882	\$93,268	\$260,390	\$598,402	\$1,023,752	\$1,554,417	\$3,025,045
Compound Annual Growth Rate	23%	22%	19%	15%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

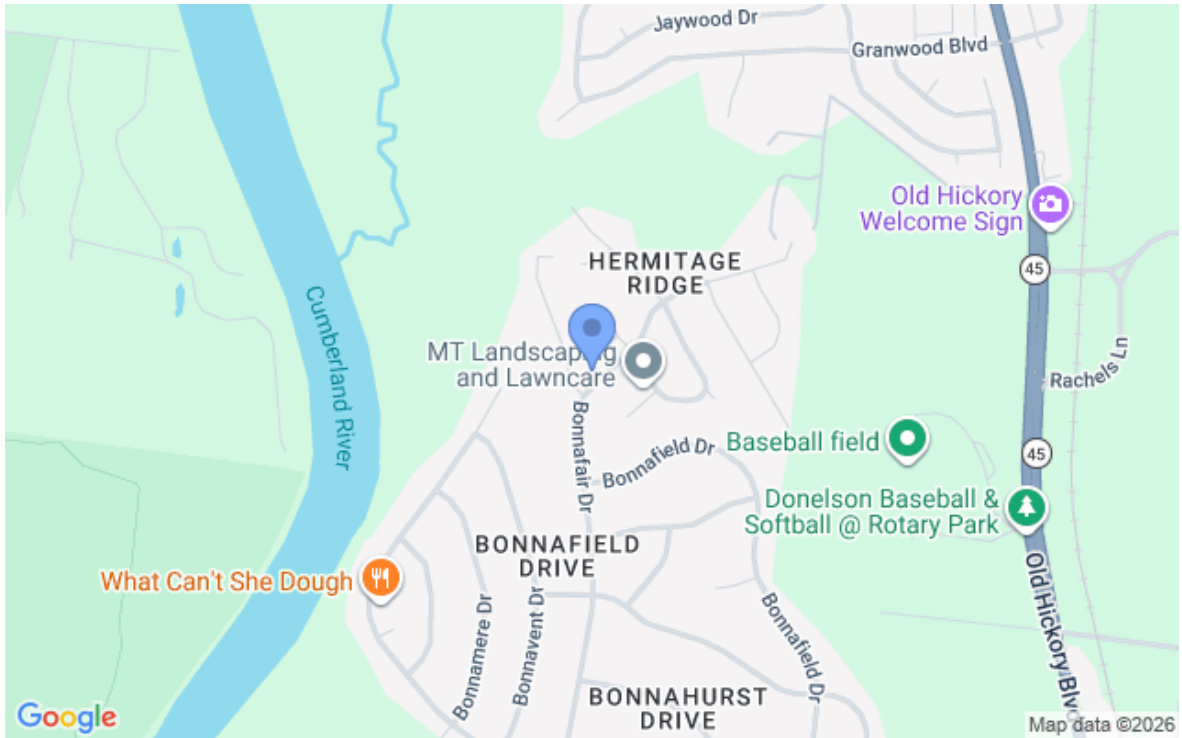


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House Size (sq. ft)
Year Built

3442.0
1978



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