BiggerPockets Rental Property Calculator

BiggerPockets®

9 Hazel St

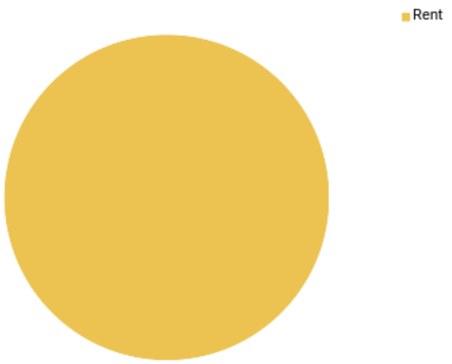
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,000.00	$2,577.15	$422.85	6.33%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$15,816.00	$67,500.00	7.52%	6.33%

Property Information

Purchase Price:	$250,000.00
Purchase Closing Costs:	$5,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$255,000.00**
After Repair Value	

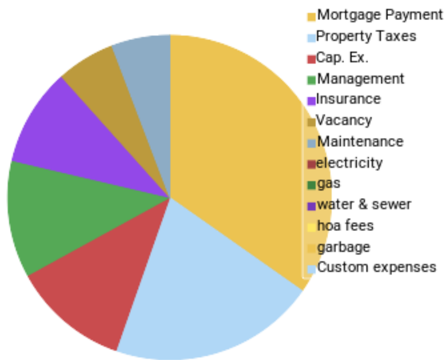
Down Payment:	$62,500.00
Loan Amount:	$187,500.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	**$895.15**

Income



Rent	$3,000.00
Total	**$3,000.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	$0.00
Vacancy	$150.00	Maintenance	$150.00
Cap. Ex.	$300.00	Management	$300.00
Insurance	$250.00	Property Taxes	$532.00
Mortgage Payment	$895.15		
Total	**$2,577.15**		

Financial Projections

Total Initial Equity:	-$187,500.00		
Gross Rent Multiplier:	6.94		
Income-Expense Ratio (2% Rule):	1.18%		
Typical Cap Rate:	6.33%	Debt Coverage Ratio:	1.47
ARV based on Cap Rate:	$250,000.00		

50% Rule Cash Flow Estimates

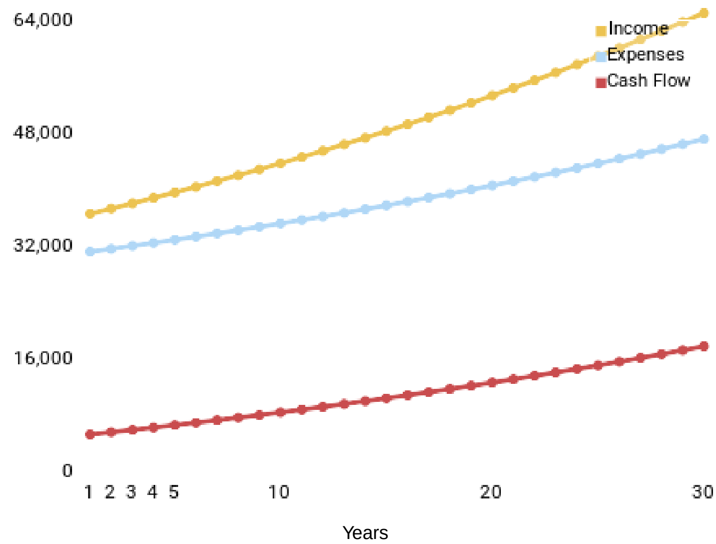
Total Monthly Income:	$3,000.00
x50% for Expenses:	$1,500.00
Monthly Payment/Interest Payment:	$895.15
Total Monthly Cash Flow using 50% Rule:	**$604.85**

Analysis Over Time

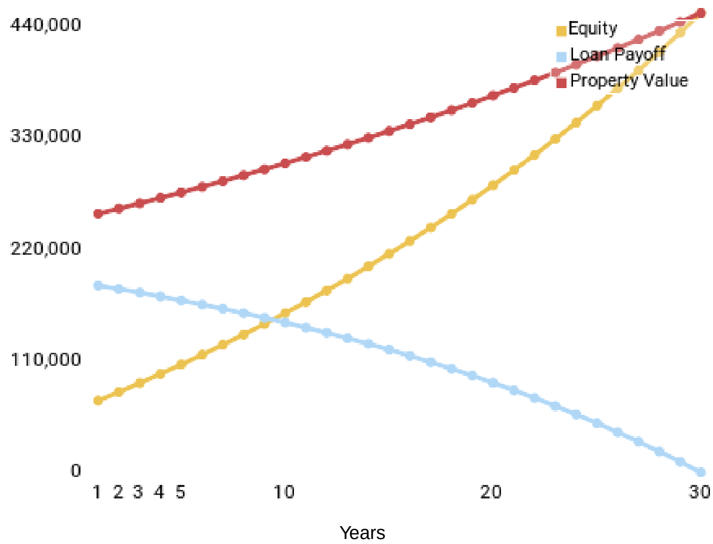
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$36,720	$37,454	$39,747	$43,884	$48,451	$53,494	$65,209
Total Annual Expenses	$31,330	$31,741	$33,027	$35,346	$37,907	$40,734	$47,302
Total Annual Cashflow	$5,390	$5,713	$6,720	$8,538	$10,544	$12,760	$17,907
Cash on Cash ROI	7.99%	8.46%	9.96%	12.65%	15.62%	18.90%	26.53%
Property Value	$255,000	$260,100	$276,020	$304,749	$336,467	$371,487	$452,840
Equity	$70,802	$79,338	$106,431	$157,029	$215,449	$283,072	$452,840
Loan Balance	$184,198	$180,762	$169,589	$147,720	$121,018	$88,414	$0
Total Profit if Sold	$8,692	$22,942	$69,175	$158,755	$265,805	$392,708	$717,542
Compound Annual Growth Rate	13%	16%	15%	13%	11%	10%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



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Year Built	1876