BiggerPockets Rental Property Calculator

BiggerPockets®

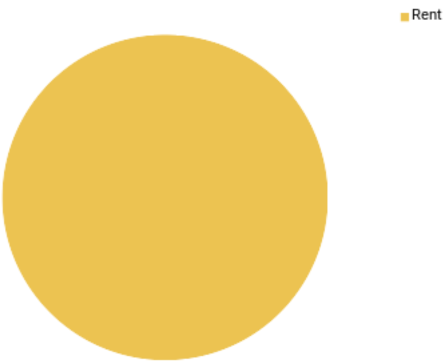
1810 Grace St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,000.00	$1,135.82	$1,864.18	22.95%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$27,540.00	$89,040.00	25.12%	32.32%

Property Information

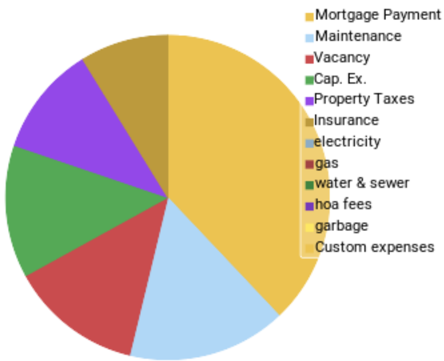
Purchase Price:	$85,200.00
Purchase Closing Costs:	$12,000.00
Estimated Repair Costs:	$60,000.00
Total Cost of Project:	**$157,200.00**
After Repair Value	$120,000.00
Down Payment:	$17,040.00
Loan Amount:	$68,160.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	**$430.82**

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	
Vacancy	$150.00	Maintenance	$180.00
Cap. Ex.	$150.00	Insurance	$100.00
Property Taxes	$125.00	Mortgage Payment	$430.82
Total	**$1,135.82**		

Financial Projections

Total Initial Equity:	$51,840.00		
Gross Rent Multiplier:	2.37		
Income-Expense Ratio (2% Rule):	1.91%		
Typical Cap Rate:	32.32%	Debt Coverage Ratio:	5.33
ARV based on Cap Rate:	$85,200.00		

50% Rule Cash Flow Estimates

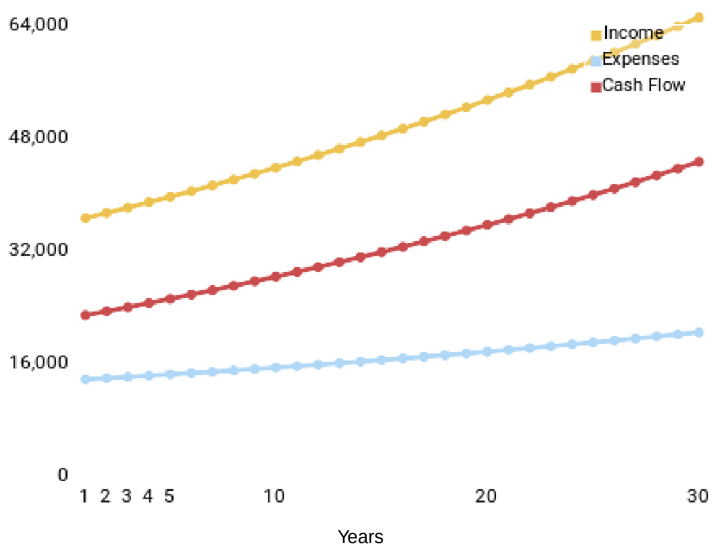
Total Monthly Income:	$3,000.00
x50% for Expenses:	$1,500.00
Monthly Payment/Interest Payment:	$430.82
Total Monthly Cash Flow using 50% Rule:	**$1,069.18**

Analysis Over Time

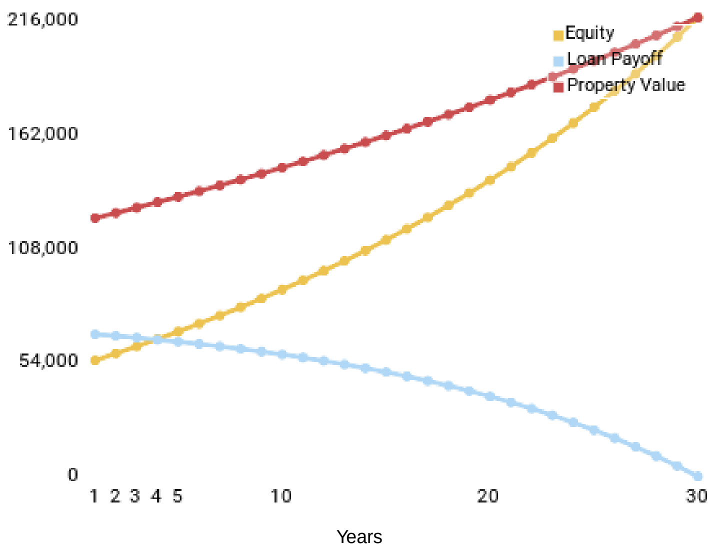
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	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	$13,799	$13,972	$14,510	$15,483	$16,556	$17,741	$20,494
Total Annual Cashflow	$22,921	$23,483	$25,237	$28,401	$31,895	$35,753	$44,715
Cash on Cash ROI	25.74%	26.37%	28.34%	31.90%	35.82%	40.15%	50.22%
Property Value	$122,400	$124,848	$132,490	$146,279	$161,504	$178,314	$217,363
Equity	$55,002	$58,263	$68,684	$88,496	$112,048	$140,372	$217,363
Loan Balance	$67,398	$66,585	$63,805	$57,783	$49,456	$37,941	$0
Total Profit if Sold	-$11,117	$15,626	$99,981	$255,344	$431,247	$630,469	$1,112,819
Compound Annual Growth Rate	-12%	8%	16%	14%	12%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built	1907