BiggerPockets Rental Property Calculator

BiggerPockets®

115 Sherman Ave

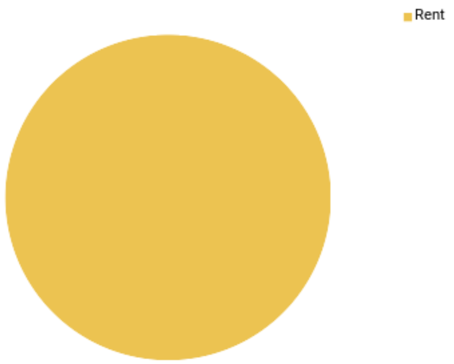
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$6,000.00	$3,917.08	$2,082.92	11.63%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$60,492.00	$70,000.00	35.71%	11.63%

Property Information

Purchase Price:	$520,000.00
Purchase Closing Costs:	$18,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$538,000.00**
After Repair Value	

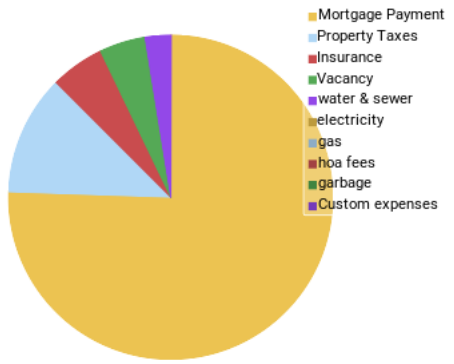
Down Payment:	$52,000.00
Loan Amount:	$468,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	**$2,958.08**

Income



Rent	$6,000.00
Total	**$6,000.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$100.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	$0.00
Vacancy	$180.00	Insurance	$210.00
Property Taxes	$469.00	Mortgage Payment	$2,958.08
Total	**$3,917.08**		

Financial Projections

Total Initial Equity:	-$468,000.00		
Gross Rent Multiplier:	7.22		
Income-Expense Ratio (2% Rule):	1.12%		
Typical Cap Rate:	11.63%	Debt Coverage Ratio:	1.70
ARV based on Cap Rate:	$520,000.00		

50% Rule Cash Flow Estimates

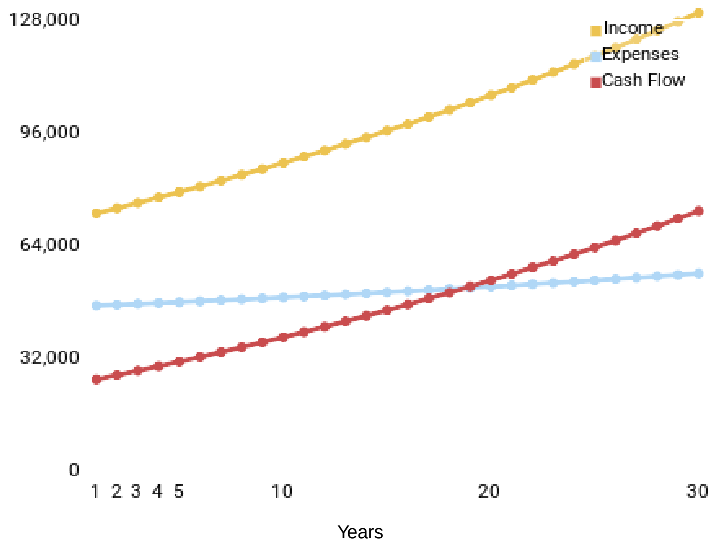
Total Monthly Income:	$6,000.00
x50% for Expenses:	$3,000.00
Monthly Payment/Interest Payment:	$2,958.08
Total Monthly Cash Flow using 50% Rule:	**$41.92**

Analysis Over Time

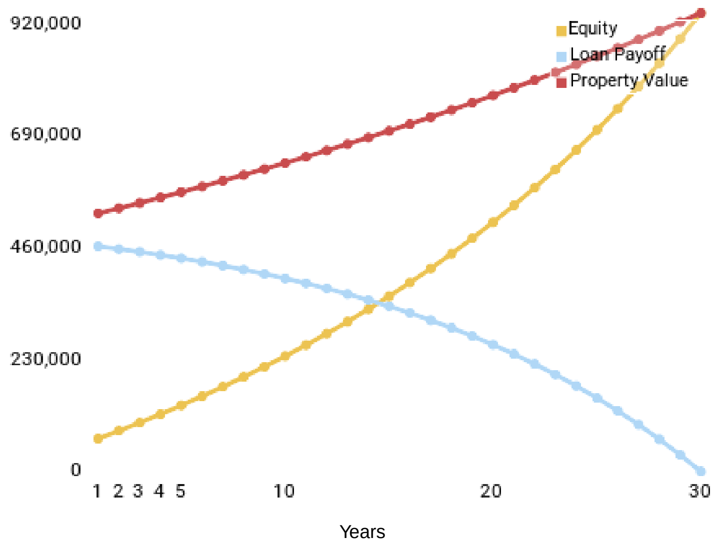
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$73,440	$74,909	$79,494	$87,768	$96,903	$106,988	$130,418
Total Annual Expenses	$47,235	$47,470	$48,203	$49,525	$50,985	$52,597	$56,342
Total Annual Cashflow	$26,205	$27,439	$31,291	$38,242	$45,917	$54,391	$74,076
Cash on Cash ROI	37.44%	39.20%	44.70%	54.63%	65.60%	77.70%	105.82%
Property Value	$530,400	$541,008	$574,122	$633,877	$699,852	$772,693	$941,908
Equity	$67,631	$83,820	$136,023	$237,125	$360,275	$512,179	$941,908
Loan Balance	$462,769	$457,188	$438,099	$396,752	$339,577	$260,514	$0
Total Profit if Sold	$23,836	$67,464	$209,637	$487,773	$824,856	$1,231,433	$2,310,125
Compound Annual Growth Rate	34%	40%	32%	23%	19%	16%	12%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built 1915