BiggerPockets Rental Property Calculator

BiggerPockets®

1211 Battle St

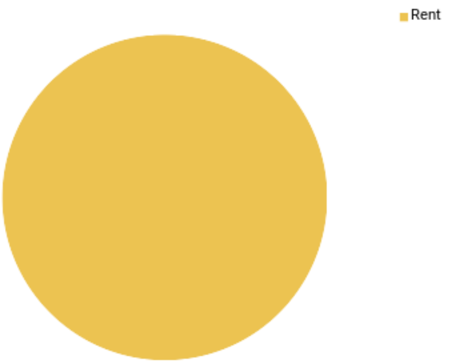
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,300.00	$1,170.95	$129.05	7.36%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$12,504.00	$39,307.00	3.94%	7.36%

Property Information

Purchase Price:	$170,000.00
Purchase Closing Costs:	$5,307.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$175,307.00**
After Repair Value	

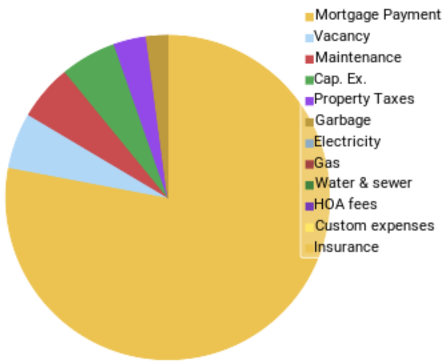
Down Payment:	$34,000.00
Loan Amount:	$136,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.089%
Monthly P&I:	**$912.95**

Income



Rent	$1,300.00
Total	**$1,300.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$25.00	Custom expenses	
Vacancy	$65.00	Maintenance	$65.00
Cap. Ex.	$65.00	Insurance	
Property Taxes	$38.00	Mortgage Payment	$912.95
Total	**$1,170.95**		

Financial Projections

Total Initial Equity:	-$136,000.00		
Gross Rent Multiplier:	10.90		
Income-Expense Ratio (2% Rule):	0.74%		
Typical Cap Rate:	7.36%	Debt Coverage Ratio:	1.14
ARV based on Cap Rate:	$170,000.00		

50% Rule Cash Flow Estimates

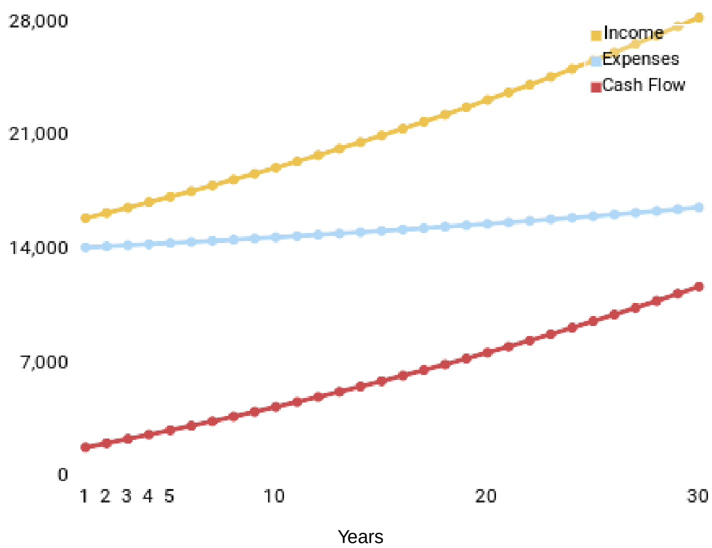
Total Monthly Income:	$1,300.00
x50% for Expenses:	$650.00
Monthly Payment/Interest Payment:	$912.95
Total Monthly Cash Flow using 50% Rule:	**-$262.95**

Analysis Over Time

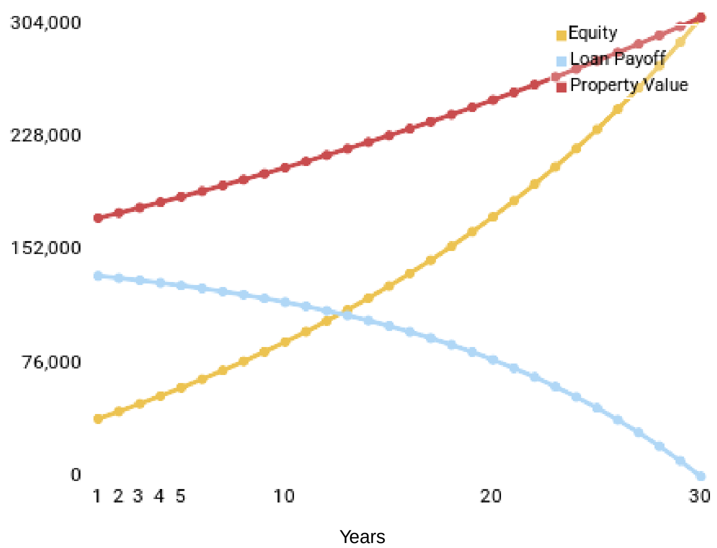
Annual Growth Assumptions	**2%** Expenses	**2%** Income	**2%** Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$15,912	$16,230	$17,224	$19,016	$20,996	$23,181	$28,257
Total Annual Expenses	$14,113	$14,177	$14,374	$14,729	$15,122	$15,556	$16,563
Total Annual Cashflow	$1,799	$2,054	$2,850	$4,287	$5,873	$7,625	$11,694
Cash on Cash ROI	4.58%	5.22%	7.25%	10.91%	14.94%	19.40%	29.75%
Property Value	$173,400	$176,868	$187,694	$207,229	$228,798	$252,611	$307,931
Equity	$38,758	$43,683	$59,554	$90,281	$127,786	$174,291	$307,931
Loan Balance	$134,642	$133,185	$128,140	$116,948	$101,012	$78,320	$0
Total Profit if Sold	$1,250	$8,229	$31,842	$81,073	$144,709	$225,766	$457,369
Compound Annual Growth Rate	3%	10%	13%	12%	11%	10%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



Year Built 1949