BiggerPockets Rental Property Calculator

BiggerPockets®

629 Welston Cir

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,900.00	$2,029.34	-$129.34	5.01%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$11,526.00	$59,199.25	-2.62%	5.01%

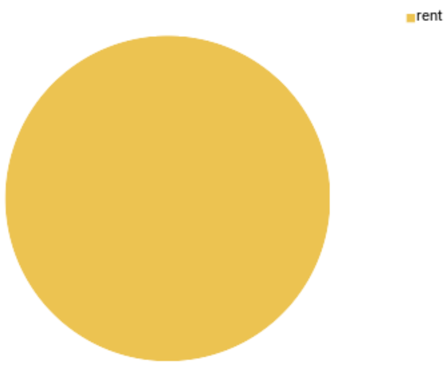
Property Information

Purchase Price:	$229,900.00
Purchase Closing Costs:	$0.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$229,900.00**
After Repair Value	

Property Description
Duplex

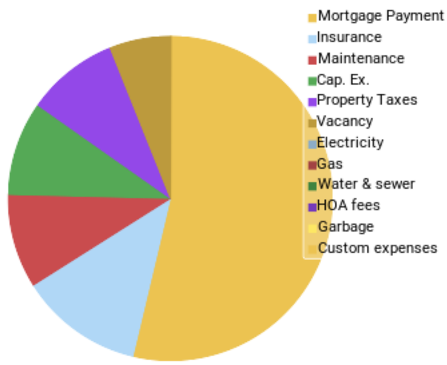
Down Payment:	$57,475.00
Loan Amount:	$172,425.00
Loan Points:	1.0
Loan Fees:	$1,724.25
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	**$1,089.84**

Income



rent	$1,900.00
Total	**$1,900.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$123.50	Maintenance	$190.00
Cap. Ex.	$190.00	Insurance	$250.00
Property Taxes	$186.00	Mortgage Payment	$1,089.84
Total	**$2,029.34**		

Financial Projections

Total Initial Equity:	-$172,425.00		
Gross Rent Multiplier:	10.08		
Income-Expense Ratio (2% Rule):	0.83%		
Typical Cap Rate:	5.01%	Debt Coverage Ratio:	0.88
ARV based on Cap Rate:	$229,900.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	$1,900.00
x50% for Expenses:	$950.00
Monthly Payment/Interest Payment:	$1,089.84
Total Monthly Cash Flow using 50% Rule:	**-$139.84**

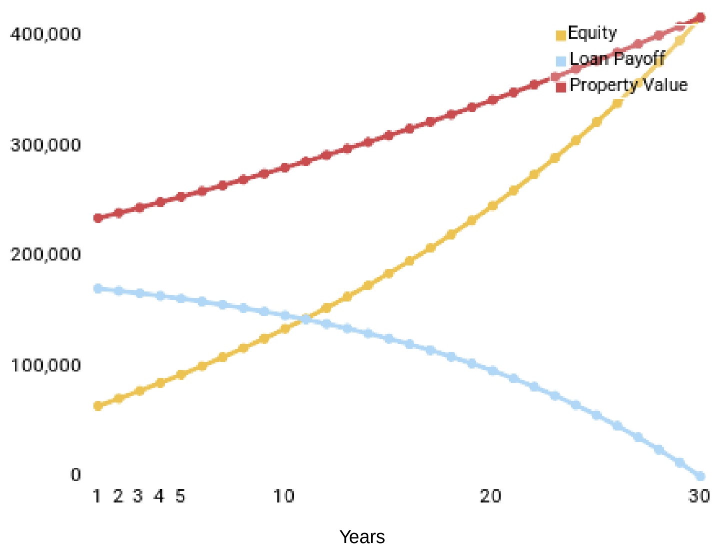
Analysis Over Time

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	$23,256	$23,721	$25,173	$27,793	$30,686	$33,880	$41,299
Total Annual Expenses	$24,578	$24,808	$25,526	$26,821	$28,251	$29,831	$33,499
Total Annual Cashflow	-$1,322	-$1,086	-$352	$972	$2,434	$4,049	$7,800
Cash on Cash ROI	-2.23%	-1.84%	-0.60%	1.64%	4.11%	6.84%	13.18%
Property Value	$234,498	$239,188	$253,828	$280,247	$309,415	$341,619	$416,432
Equity	$64,000	$70,747	$92,419	$134,072	$184,305	$245,638	$416,432
Loan Balance	$170,498	$168,441	$161,409	$146,175	$125,110	$95,981	$0
Total Profit if Sold	-$14,108	-$8,800	$9,974	$51,803	$109,038	$184,908	$410,596
Compound Annual Growth Rate	-24%	-8%	3%	6%	7%	7%	7%

Income, Expenses and Cash Flow (in $)

Loan Balance, Value and Equity (in $)



House Size (sq. ft)	2592.0
Year Built	1979