Monthly Income:
$\$ 1,775.00$
NOI
$\$ 10,839.00$
Monthly Expenses:
$\$ 2,052.24$
Total Cash Needed
$\$ 73,000.00$

| Monthly Cash Flow: | Pro Forma Cap Rate: |
| :---: | :---: |
| $-\$ 277.24$ | $3.10 \%$ |
| Cash on Cash ROI | Purchase Cap Rate |
| $-4.56 \%$ | $3.10 \%$ |

## Property Information

Purchase Price:
\$350,000.00
Purchase Closing Costs:
Estimated Repair Costs:
\$3,000.00
Total Cost of Project:
\$353,000.00
After Repair Value

## Property Description

Great Investment Opportunity! Fantastic duplex on corner lot of a culdesac community. This property has been meticulously cared for by the original owner. Featuring cathedral ceilings and an open, spacious floor plan there is space for oversized furniture and entertaining. Both bedrooms are also generously sized. Through the sliding glass door o...

| Down Payment: | $\$ 70,000.00$ |
| :--- | ---: |
| Loan Amount: | $\$ 280,000.00$ |
| Loan Points: | - |
| Loan Fees: | $\$ 0.00$ |
| Amortized Over: | 30 years |
| Loan Interest Rate: | $3.000 \%$ |
| Monthly P\&I: | $\$ 1,180.49$ |

## Income



| Rent | $\$ 1,775.00$ |
| :--- | :--- |
| Total | $\$ 1,775.00$ |

## Expenses




| Electricity | $\$ 0.00$ | Gas | $\$ 0.00$ |
| :--- | :--- | :--- | :--- |
| Water \& sewer | $\$ 0.00$ | HOA fees | $\$ 0.00$ |
| Garbage | $\$ 0.00$ | Custom expenses |  |
| Vacancy | $\$ 88.75$ | Maintenance | $\$ 88.75$ |
| Cap. Ex. | $\$ 88.75$ | Management | $\$ 177.50$ |
| Insurance | $\$ 122.00$ | Property Taxes | $\$ 306.00$ |
| Mortgage Payment | $\$ 1,180.49$ |  |  |
| Total | $\$ 2,052.24$ |  |  |

[^0]
## Financial Projections

Total Initial Equity:
-\$280,000.00
Gross Rent Multiplier:
Income-Expense Ratio (2\% Rule):
Typical Cap Rate:
ARV based on Cap Rate:

## 50\% Rule Cash Flow Estimates

Total Monthly Income:
\$1,775.00
$\$ 887.50$
x50\% for Expenses:
Monthly Payment/Interest Payment:
Total Monthly Cash Flow using 50\% Rule:
\$1,180.49
-\$292.99
16.43
0.50\%
3.10\%

Debt Coverage Ratio:
0.77
\$350,000.00

Analysis Over Time

| Annual Growth | $2 \%$ | $2 \%$ | $2 \%$ |
| ---: | :---: | :---: | :---: |
| Assumptions | Expenses | Income | Property Value |


|  | Year 1 | Year 2 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
| :--- | ---: | ---: | ---: | ---: | ---: | ---: | ---: |
| Total Annual Income | $\$ 21,726$ | $\$ 22,161$ | $\$ 23,517$ | $\$ 25,965$ | $\$ 28,667$ | $\$ 31,651$ | $\$ 38,582$ |
| Total Annual Expenses | $\$ 24,836$ | $\$ 25,050$ | $\$ 25,716$ | $\$ 26,918$ | $\$ 28,245$ | $\$ 29,710$ | $\$ 33,115$ |
| Total Annual Cashflow | $-\$ 3,110$ | $-\$ 2,889$ | $-\$ 2,199$ | $-\$ 953$ | $\$ 422$ | $\$ 1,940$ | $\$ 5,467$ |
| Cash on Cash ROI | $-4.26 \%$ | $-3.96 \%$ | $-3.01 \%$ | $-1.31 \%$ | $0.58 \%$ | $2.66 \%$ | $7.49 \%$ |
| Property Value | $\$ 357,000$ | $\$ 364,140$ | $\$ 386,428$ | $\$ 426,648$ | $\$ 471,054$ | $\$ 520,082$ | $\$ 633,977$ |
| Equity | $\$ 82,846$ | $\$ 96,009$ | $\$ 137,490$ | $\$ 213,793$ | $\$ 300,112$ | $\$ 397,828$ | $\$ 633,977$ |
| Loan Balance | $\$ 274,154$ | $\$ 268,131$ | $\$ 248,938$ | $\$ 212,855$ | $\$ 170,942$ | $\$ 122,254$ | $\$ 0$ |
| Total Profit if Sold | $\$ 6,736$ | $\$ 17,010$ | $\$ 51,196$ | $\$ 120,191$ | $\$ 205,816$ | $\$ 310,136$ | $\$ 584,511$ |
| Annualized Total Return | $9 \%$ | $11 \%$ | $11 \%$ | $10 \%$ | $9 \%$ | $9 \%$ | $8 \%$ |
| Income, Expenses and Cash Flow (in \$) |  | Loan Balance, Value and Equity (in \$) |  |  |  |  |  |

6 Expenses $\square$ Cash Flow

[^1]Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools.


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