

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,000.00	\$1,388.62	\$611.38	8.44%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$15,612.00	\$38,650.00	18.98%	8.44%

Property Information

Purchase Price:	\$185,000.00
Purchase Closing Costs:	\$1,650.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$186,650.00
After Repair Value	

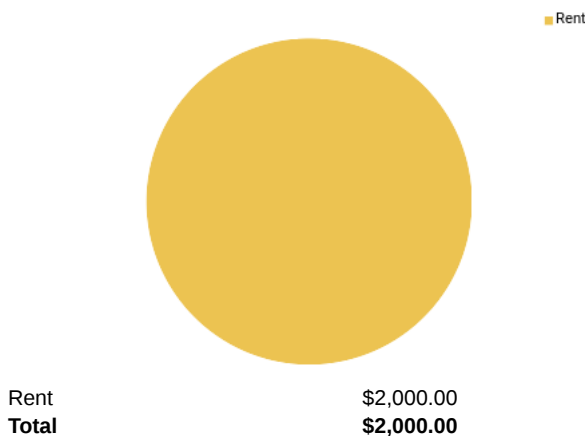
Property Description

19% Cash on Cash Return. Charming off-market 4unit building, all 2bedrooms and 1bath with an additional detached 1 bedroom 1 bath unit in the back. Property is located in a good neighborhood close to Phoebe Hospital, one of the largest employers in Albany. It's also located in a good street, lined with mature trees near the historic districts. T...

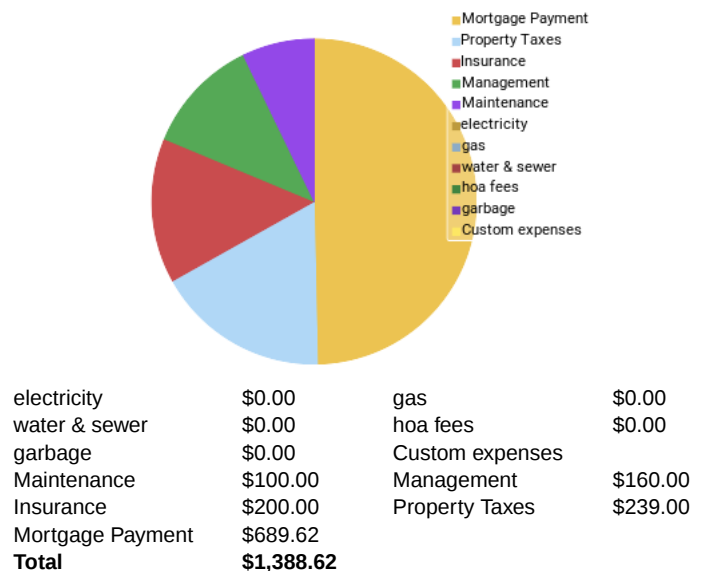


Down Payment:	\$37,000.00
Loan Amount:	\$148,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.800%
Monthly P&I:	\$689.62

Income



Expenses



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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.

Financial Projections

Total Initial Equity:	-\$148,000.00		
Gross Rent Multiplier:	7.71		
Income-Expense Ratio (2% Rule):	1.07%		
Typical Cap Rate:	8.44%	Debt Coverage Ratio:	1.89
ARV based on Cap Rate:	\$185,000.00		

50% Rule Cash Flow Estimates

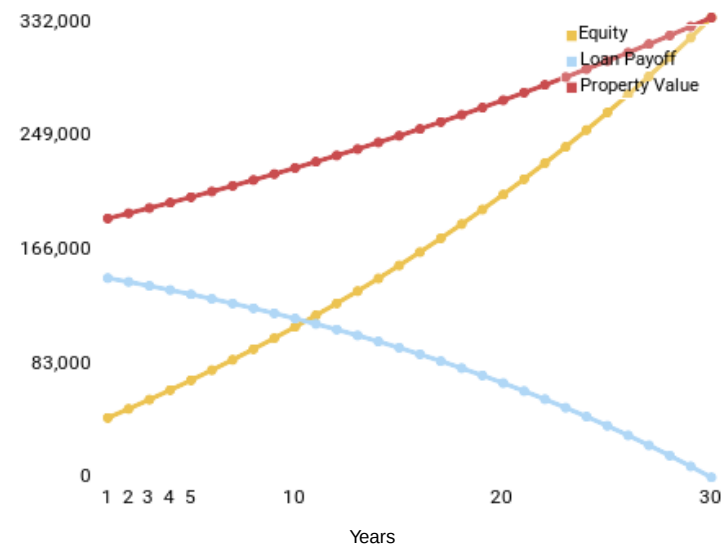
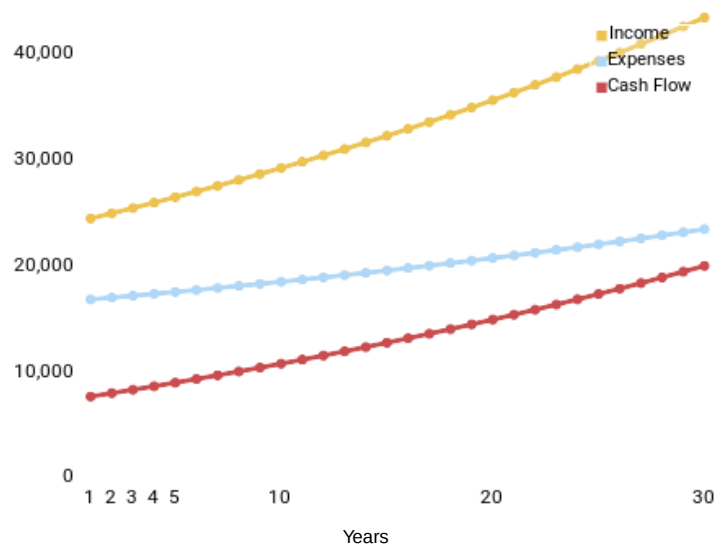
Total Monthly Income:	\$2,000.00
x50% for Expenses:	\$1,000.00
Monthly Payment/Interest Payment:	\$689.62
Total Monthly Cash Flow using 50% Rule:	\$310.38

Analysis Over Time

Annual Growth Assumptions	2%		2%	2%			
	Expenses		Income	Property Value			
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$24,480	\$24,970	\$26,498	\$29,256	\$32,301	\$35,663	\$43,473
Total Annual Expenses	\$16,831	\$17,002	\$17,536	\$18,500	\$19,565	\$20,740	\$23,469
Total Annual Cashflow	\$7,649	\$7,967	\$8,962	\$10,756	\$12,736	\$14,923	\$20,004
Cash on Cash ROI	19.79%	20.61%	23.19%	27.83%	32.95%	38.61%	51.76%
Property Value	\$188,700	\$192,474	\$204,255	\$225,514	\$248,986	\$274,900	\$335,102
Equity	\$43,398	\$49,974	\$70,830	\$109,708	\$154,479	\$206,143	\$335,102
Loan Balance	\$145,302	\$142,500	\$133,425	\$115,806	\$94,506	\$68,757	\$0
Total Profit if Sold	\$12,397	\$26,941	\$73,673	\$162,670	\$267,083	\$388,902	\$694,206
Compound Annual Growth Rate	32%	30%	24%	18%	15%	13%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)	4500.0
Year Built	1947

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