



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,400.00	\$1,148.59	\$251.41	7.48%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$7,105.00	\$20,000.00	15.08%	9.47%

## Property Information

Purchase Price:	\$75,000.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$2,500.00
<b>Total Cost of Project:</b>	<b>\$80,000.00</b>
After Repair Value	\$95,000.00

## Property Description

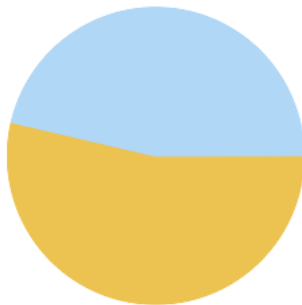
Smart Village Duplex! All separate utilities (except water), fantastic canalside lot with extra deep fenced back yard. 2/1 downstairs 1/1 upstairs



Down Payment:	\$15,000.00
Loan Amount:	\$60,000.00
Loan Points:	\$0.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	5.500%
<b>Monthly P&amp;I:</b>	<b>\$340.67</b>

## Income

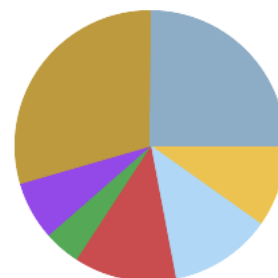
DOWNSTAIRS 2/1 UPSTAIRS 1/1 Other



DOWNSTAIRS 2/1	\$750.00	UPSTAIRS 1/1	\$650.00
Other	\$0.00		
<b>Total</b>	<b>\$1,400.00</b>		

## Expenses

Vacancy Repairs CapEx Water & Sewer Insurance  
P&I Property Taxes



Vacancy	\$112.00 (8%)	Repairs	\$140.00 (10%)
CapEx	\$140.00 (10%)	Water & Sewer	\$50.00 (4%)
Insurance	\$80.00 (6%)	P&I	\$340.67 (24%)
Property Taxes	\$285.92 (20%)		
<b>Total</b>	<b>\$1,148.59 (82%)</b>		

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. Furthermore, BiggerPockets is not responsible for any human or mechanical errors or omissions.

## Financial Projections

Total Initial Equity:	\$35,000.00		
Gross Rent Multiplier:	4.46		
Income-Expense Ratio (2% Rule):	1.75%		
Typical Cap Rate:	10.00%	Debt Coverage Ratio:	1.74
ARV based on Cap Rate:	\$71,050.00		

## 50% Rule Cash Flow Estimates

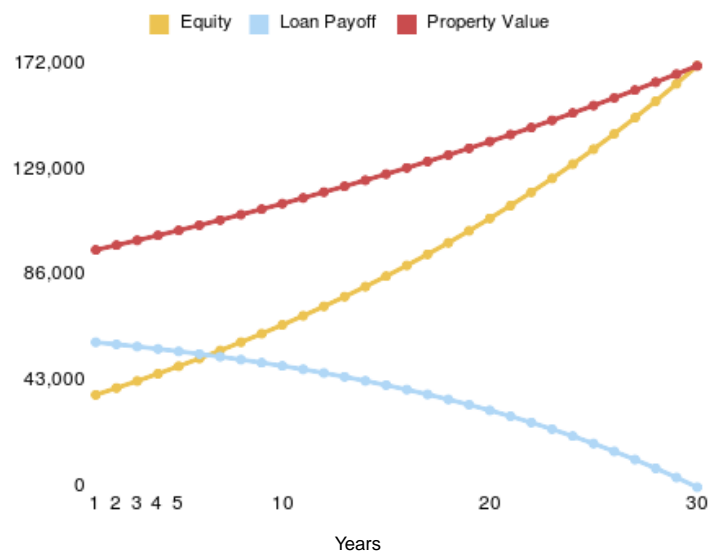
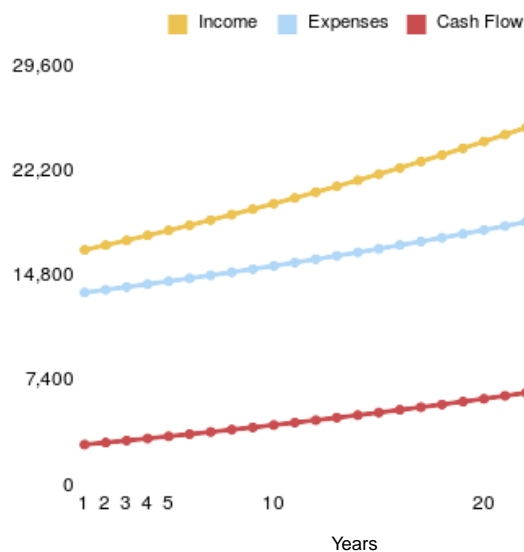
Total Monthly Income:	\$1,400.00
x50% for Expenses:	\$700.00
Monthly Payment/Interest Payment:	\$340.67
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>\$359.33</b>

## 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	\$16,800	\$17,136	\$18,185	\$20,078	\$22,167	\$24,474	\$29,834
Total Annual Expenses	\$13,783	\$13,977	\$14,582	\$15,675	\$16,880	\$18,212	\$21,305
Total Annual Cashflow	\$3,017	\$3,159	\$3,603	\$4,403	\$5,287	\$6,263	\$8,529
Cash on Cash ROI	15.08%	15.80%	18.01%	22.02%	26.43%	31.31%	42.65%
Property Value	\$96,900	\$98,838	\$104,888	\$115,804	\$127,857	\$141,165	\$172,079
Equity	\$37,708	\$40,500	\$49,411	\$66,280	\$86,164	\$109,774	\$172,079
Loan Balance	\$59,192	\$58,338	\$55,476	\$49,525	\$41,694	\$31,391	\$0
Total Profit if Sold	\$20,725	\$26,676	\$45,946	\$83,197	\$127,712	\$180,645	\$317,673
Annualized Total Return	104%	53%	27%	18%	14%	12%	10%

### Income, Expenses and Cash Flow (in \$)

### Loan Balance, Value and Equity (in \$)



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