BiggerPockets Rental Property Calculator

BiggerPockets®

401-05 S Main St

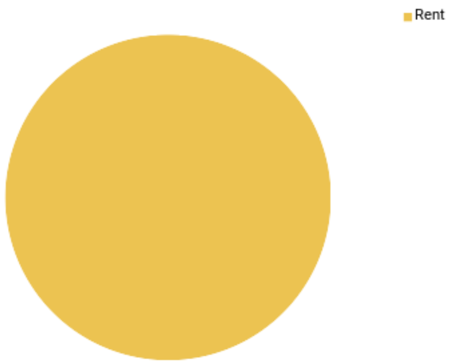
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,410.00	$2,151.65	$1,258.35	18.15%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$19,960.80	$27,000.00	55.93%	18.15%

Property Information

Purchase Price:	$110,000.00
Purchase Closing Costs:	$5,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$115,000.00**
After Repair Value	

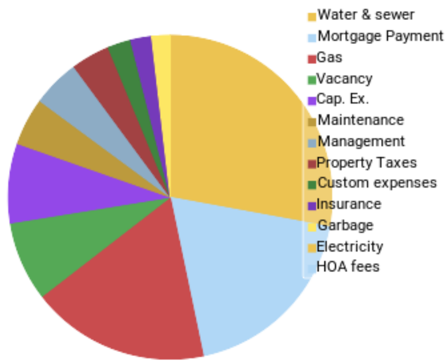
Down Payment:	$22,000.00
Loan Amount:	$88,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.700%
Monthly P&I:	**$405.05**

Income



Rent	$3,410.00
Total	**$3,410.00**

Expenses



Electricity	$0.00	Gas	$383.00
Water & sewer	$600.00	HOA fees	$0.00
Garbage	$40.00	Custom expenses	$50.00
Vacancy	$170.50	Maintenance	$102.30
Cap. Ex.	$170.50	Management	$102.30
Insurance	$45.00	Property Taxes	$83.00
Mortgage Payment	$405.05		
Total	**$2,151.65**		

Financial Projections

Total Initial Equity:	-$88,000.00		
Gross Rent Multiplier:	2.69		
Income-Expense Ratio (2% Rule):	2.97%		
Typical Cap Rate:	18.15%	Debt Coverage Ratio:	4.11
ARV based on Cap Rate:	$110,000.00		

50% Rule Cash Flow Estimates

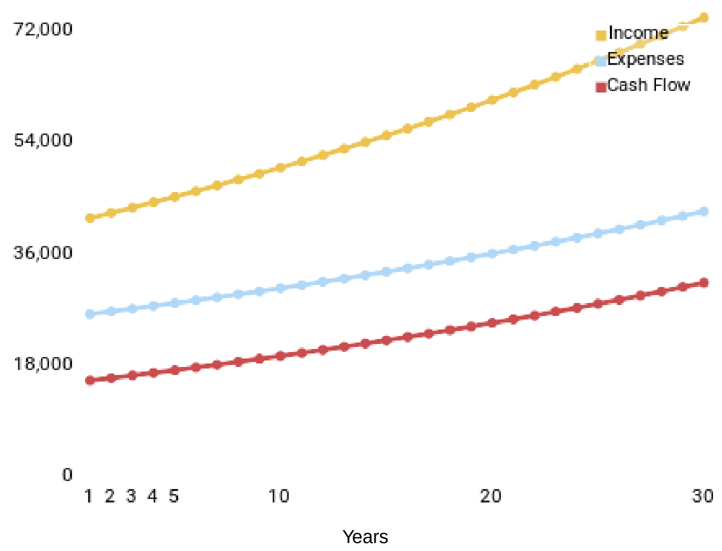
Total Monthly Income:	$3,410.00
x50% for Expenses:	$1,705.00
Monthly Payment/Interest Payment:	$405.05
Total Monthly Cash Flow using 50% Rule:	**$1,299.95**

Analysis Over Time

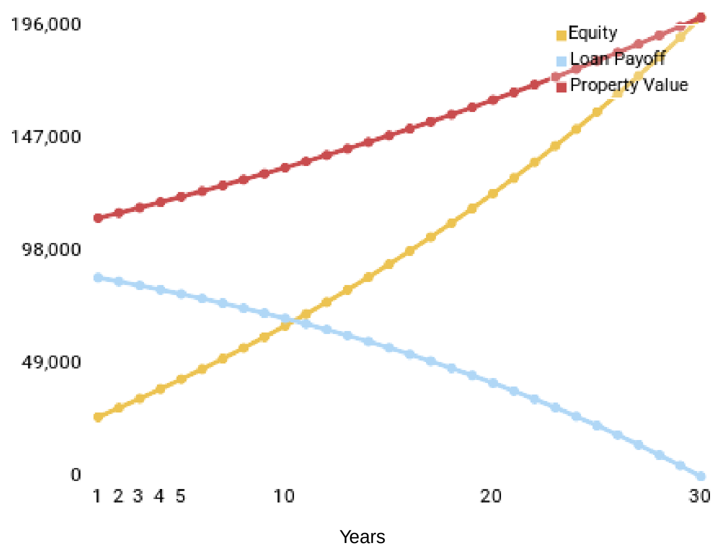
Annual Growth Assumptions	**2% Expenses**	**2% Income**	**2% Property Value**

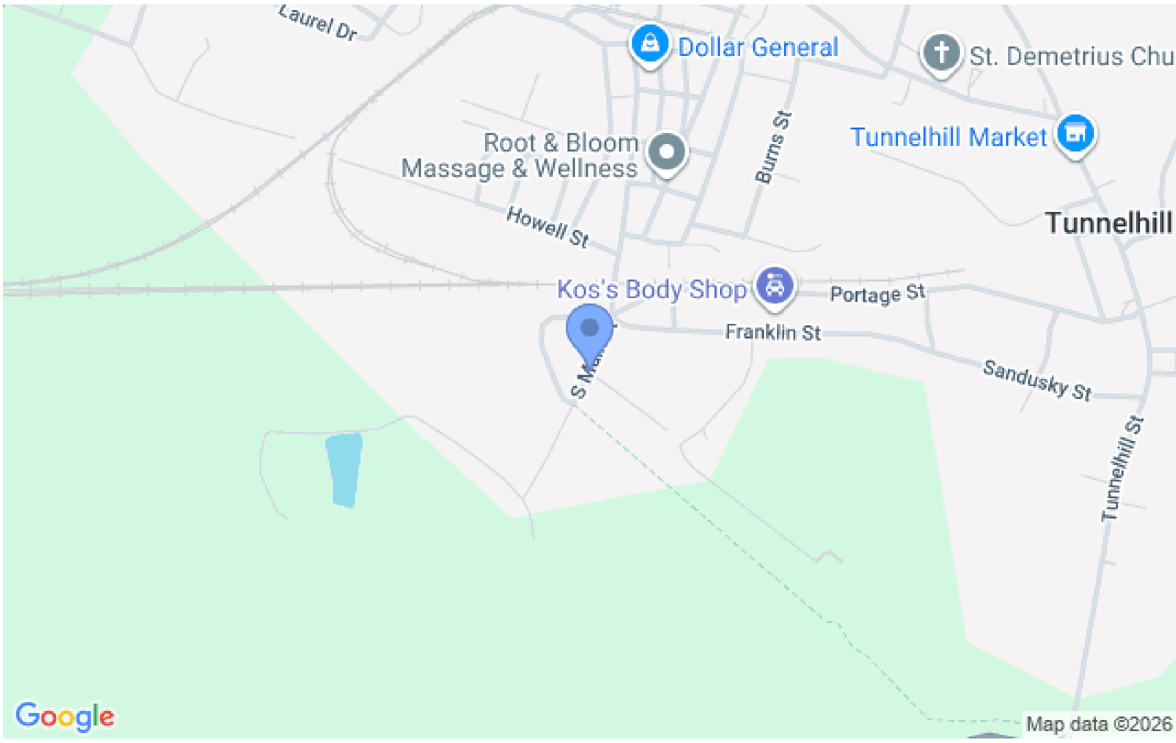
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$41,738	$42,573	$45,179	$49,881	$55,073	$60,805	$74,121
Total Annual Expenses	$26,239	$26,667	$28,001	$30,410	$33,069	$36,005	$42,825
Total Annual Cashflow	$15,499	$15,907	$17,178	$19,472	$22,004	$24,800	$31,296
Cash on Cash ROI	57.41%	58.91%	63.62%	72.12%	81.50%	91.85%	115.91%
Property Value	$112,200	$114,444	$121,449	$134,089	$148,046	$163,454	$199,250
Equity	$25,832	$29,770	$42,247	$65,471	$92,157	$122,879	$199,250
Loan Balance	$86,368	$84,674	$79,202	$68,619	$55,889	$40,576	$0
Total Profit if Sold	$14,332	$34,176	$96,898	$212,801	$344,342	$493,362	$852,399
Compound Annual Growth Rate	53%	51%	36%	24%	19%	16%	12%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)

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St. Demetrius Chu
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Massage & Wellness
Burns St
Tunnelhill Market
Howell St
Tunnelhill
Kos's Body Shop
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