

# 9805 Rudio Road

Monthly Income:	Monthly Expenses:	Monthly Cash F	low:	Pro Forma Cap	Rate:
\$4,675.00	\$3,953.21	\$721.79		6.19%	
NOI	Total Cash Needed	Cash on Cash	ROI	Purchase Cap	Rate
\$32,496.00	\$98,000.00	8.84%		6.63%	
Property Information					
Purchase Price: Purchase Closing Costs: Estimated Repair Costs: <b>Total Cost of Project:</b> After Repair Value	\$490,000.00 \$0.00 \$0.00 <b>\$490,000.00</b> \$525,000.00				
<b>Property Description</b> 5 rentals on 1 acre					
Down Payment:	\$98,000.00				
Loan Amount:	\$392,000.00				
Loan Points:	\$0.00				
Loan Fees:					
Amortized Over:	30 years				
Loan Interest Rate:	4.500%				
Monthly P&I:	\$1,986.21				
Income		Expenses			
Rent O	Vacancy 📃 Repairs 📕 CapEx 📕 Electricity 📕 Insurance				
		Management P&I Perperty Taxes Misc			
Rent \$4,675.00   Total \$4,675.00	Other \$0.00	CapEx \$4 Insurance \$1	233.75 (5%) 467.50 (10%) 175.00 (4%) 1,986.21 (42%)	Repairs Electricity Management Property Taxes	\$233.75 (5 \$100.00 (2 \$374.00 (8 \$308.00 (7

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.

Misc

Total

\$75.00 (2%) \$3,953.21 (85%)

### **Financial Projections**

Total Initial Equity:	\$133,000.00		
Gross Rent Multiplier:	8.73		
Income-Expense Ratio (2% Rule):	0.95%		
Typical Cap Rate:	6.00%	Debt Coverage Ratio:	1.36
ARV based on Cap Rate:	\$541,600.00		

### **50% Rule Cash Flow Estimates**

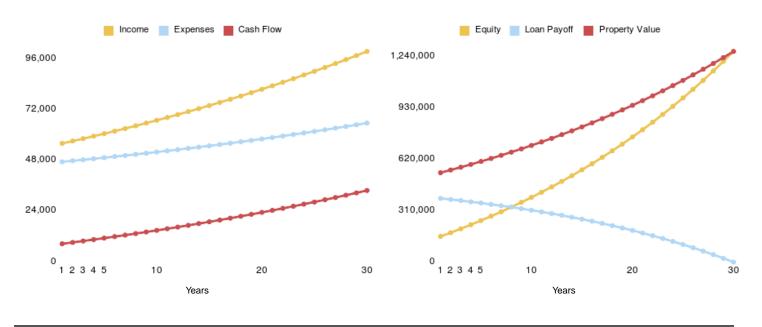
Total Monthly Income:	\$4,675.00
x50% for Expenses:	\$2,337.50
Monthly Payment/Interest Payment:	\$1,986.21
Total Monthly Cashflow using 50% Rule:	\$351.29

## **Analysis Over Time**

Annual Growth Assumptions	2%		29	6		3%	
	Expenses	Expenses		Income		Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$56,100	\$57,222	\$60,724	\$67,045	\$74,023	\$81,727	\$99,625
Total Annual Expenses	\$47,438	\$47,911	\$49,384	\$52,043	\$54,979	\$58,221	\$65,752
Total Annual Cashflow	\$8,662	\$9,311	\$11,340	\$15,001	\$19,043	\$23,506	\$33,873
Cash on Cash ROI	8.84%	9.50%	11.57%	15.31%	19.43%	23.99%	34.56%
Property Value	\$540,750	\$556,973	\$608,619	\$705,556	\$817,933	\$948,208	\$1,274,313
Equity	\$155,074	\$177,911	\$251,280	\$391,606	\$558,296	\$756,561	\$1,274,313
Loan Balance	\$385,676	\$379,062	\$357,339	\$313,951	\$259,637	\$191,648	\$0
Total Profit if Sold	\$54,920	\$86,744	\$191,046	\$396,972	\$648,387	\$952,474	\$1,754,093
Annualized Total Return	56%	37%	24%	18%	14%	13%	10%

Loan Balance, Value and Equity (in \$)

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



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