

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,800.00	\$2,239.11	-\$439.11	1.26%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$2,711.00	\$62,876.38	-8.38%	1.55%

**Property Information**

Purchase Price:	\$175,000.00
Purchase Closing Costs:	\$14,267.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$189,267.00</b>
After Repair Value	\$215,000.00



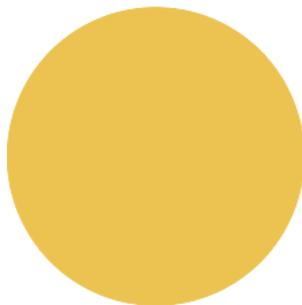
**Property Description**

This is a solid low maintenance investment. Each side has 3 full bed/bathroom suites. Investors or Owner- occupied can Move in one unit and have the rents from other unit help pay your mortgage. The current tenant is solid and has rented for a few years. Large back yard. Close enough to campus to walk or bike. Call for details and to schedule a sho

Down Payment:	\$43,750.00
Loan Amount:	\$131,250.00
Loan Points:	\$3,609.38
Loan Fees:	\$1,250.00
Amortized Over:	30 years
Loan Interest Rate:	4.500%
<b>Monthly P&amp;I:</b>	<b>\$665.02</b>

**Income**

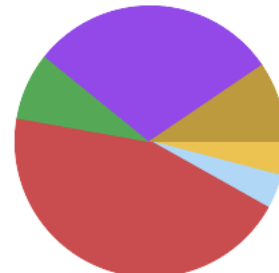
■ Rent ■ Other



Rent	\$1,800.00	Other	\$0.00
<b>Total</b>	<b>\$1,800.00</b>		

**Expenses**

■ Vacancy ■ Repairs ■ Insurance ■ Management ■ P&I ■ Property Taxes



Vacancy	\$90.00 (5%)	Repairs	\$90.00 (5%)
Insurance	\$1,000.00 (56%)	Management	\$180.00 (10%)
P&I	\$665.02 (37%)	Property Taxes	\$214.08 (12%)
<b>Total</b>	<b>\$2,239.11 (124%)</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:	\$83,750.00		
Gross Rent Multiplier:	8.10		
Income-Expense Ratio (2% Rule):	0.95%		
Typical Cap Rate:	10.00%	Debt Coverage Ratio:	0.34
ARV based on Cap Rate:	\$27,110.00		

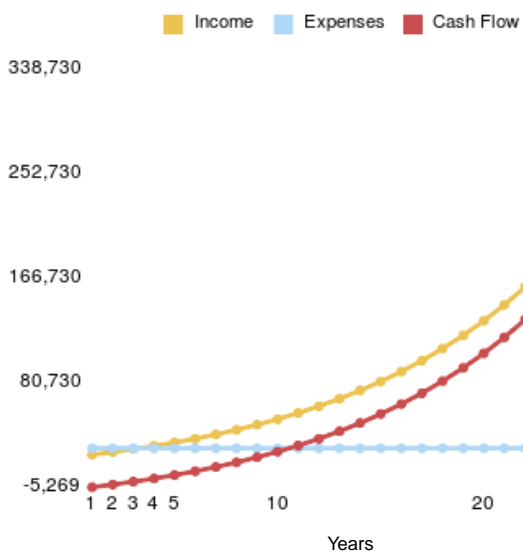
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,800.00
x50% for Expenses:	\$900.00
Monthly Payment/Interest Payment:	\$665.02
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>\$234.98</b>

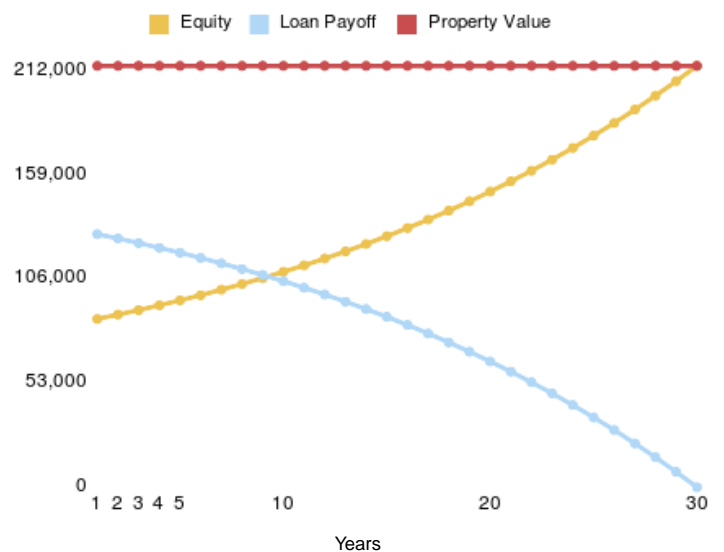
## Analysis Over Time

Annual Growth Assumptions	0%		10%		0%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$21,600	\$23,760	\$31,625	\$50,932	\$82,026	\$132,104	\$342,643
Total Annual Expenses	\$26,869	\$26,869	\$26,869	\$26,869	\$26,869	\$26,869	\$26,869
Total Annual Cashflow	-\$5,269	-\$3,109	\$4,755	\$24,062	\$55,157	\$105,234	\$315,774
Cash on Cash ROI	-8.38%	-4.95%	7.56%	38.27%	87.72%	167.37%	502.21%
Property Value	\$215,000	\$215,000	\$215,000	\$215,000	\$215,000	\$215,000	\$215,000
Equity	\$85,867	\$88,082	\$95,355	\$109,883	\$128,068	\$150,832	\$215,000
Loan Balance	\$129,133	\$126,918	\$119,645	\$105,117	\$86,932	\$64,168	\$0
Total Profit if Sold	\$17,722	\$16,827	\$30,003	\$122,562	\$348,438	\$787,710	\$2,899,116
Annualized Total Return	28%	13%	8%	11%	13%	14%	14%

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



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



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