

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$3,100.00	\$2,630.91	\$469.09	7.28%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$23,304.00	\$22,220.00	25.33%	7.28%

**Property Information**

Purchase Price:	\$320,000.00
Purchase Closing Costs:	\$16,220.00
Estimated Repair Costs:	\$6,000.00
<b>Total Cost of Project:</b>	<b>\$342,220.00</b>
After Repair Value	\$320,000.00

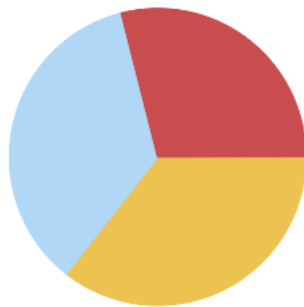
**Property Description**

large home with historical significance in the Design District. It was built in 1920 by an oilman. In 2016, it was fully renovated & split into 3 separate living spaces. This 6 bedroom, 3.5 bath property has wonderful character! It is zoned as commercial, so it can be used for business, a residence, or left as a great investment property.

Down Payment:	\$0.00
Loan Amount:	\$320,000.00
Loan Points:	\$0.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	3.700%
<b>Monthly P&amp;I:</b>	<b>\$1,472.91</b>

**Income**

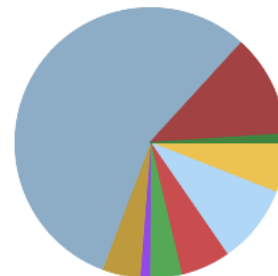
Legend: Second floor (Yellow), First floor (Light Blue), Basement (Red), Other (Green)



Second floor	\$1,100.00	First floor	\$1,100.00
Basement	\$900.00	Other	\$0.00
<b>Total</b>	<b>\$3,100.00</b>		

**Expenses**

Legend: Vacancy (Yellow), Repairs (Light Blue), CapEx (Red), Water & Sewer (Green), Garbage (Purple), Insurance (Dark Blue), P&I (Light Blue), Property Taxes (Dark Red), Lawn per month average (Dark Green)



Vacancy	\$155.00 (5%)	Repairs	\$248.00 (8%)
CapEx	\$155.00 (5%)	Water & Sewer	\$100.00 (3%)
Garbage	\$30.00 (1%)	Insurance	\$120.00 (4%)
P&I	\$1,472.91 (48%)	Property Taxes	\$320.00 (10%)
Lawn per month average	\$30.00 (1%)		
<b>Total</b>	<b>\$2,630.91 (85%)</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:	\$0.00		
Gross Rent Multiplier:	8.60		
Income-Expense Ratio (2% Rule):	0.91%		
Typical Cap Rate:	8.90%	Debt Coverage Ratio:	1.32
ARV based on Cap Rate:	\$261,842.70		

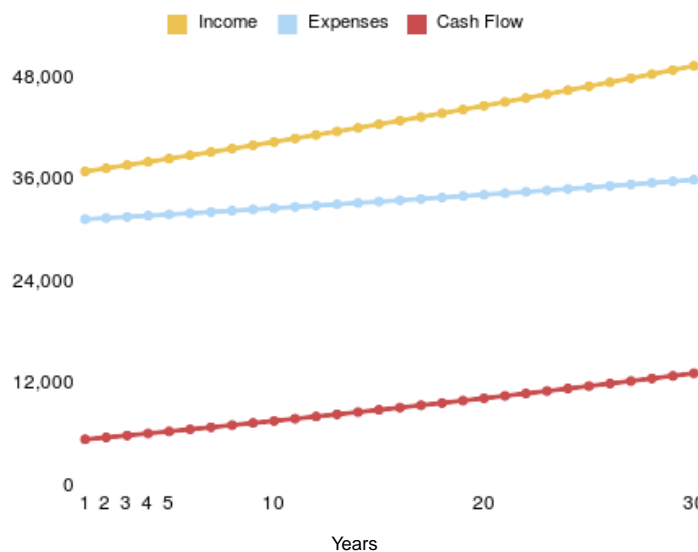
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,100.00
x50% for Expenses:	\$1,550.00
Monthly Payment/Interest Payment:	\$1,472.91
<b>Total Monthly Cashflow using 50% Rule:</b>	<b>\$77.09</b>

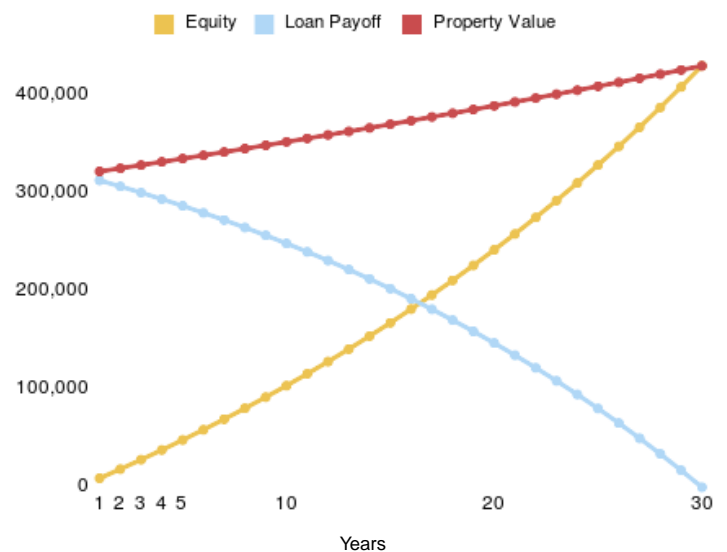
## Analysis Over Time

Annual Growth Assumptions	1%		1%		1%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$37,200	\$37,572	\$38,710	\$40,685	\$42,760	\$44,942	\$49,644
Total Annual Expenses	\$31,571	\$31,710	\$32,135	\$32,873	\$33,648	\$34,463	\$36,219
Total Annual Cashflow	\$5,629	\$5,862	\$6,575	\$7,812	\$9,112	\$10,479	\$13,424
Cash on Cash ROI	25.33%	26.38%	29.59%	35.16%	41.01%	47.16%	60.42%
Property Value	\$323,200	\$326,432	\$336,323	\$353,479	\$371,510	\$390,461	\$431,312
Equity	\$9,135	\$18,525	\$48,317	\$103,956	\$168,279	\$242,913	\$431,312
Loan Balance	\$314,065	\$307,907	\$288,007	\$249,523	\$203,231	\$147,548	\$0
Total Profit if Sold	-\$33,312	-\$18,318	\$29,690	\$120,521	\$226,337	\$349,089	\$654,968
Annualized Total Return	0%	-58%	18%	20%	17%	15%	12%

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



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



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