

Upfront Costs

INITIAL OFFER
\$500,000

STATE
VIC

Deposit 20%	\$100,000
Loan amount	\$400,000
Estimated stamp duty	\$25,070
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$16,000
Total funds required	\$145,180

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$217 to -\$310**

GROSS YIELD
RANGE

4.16% - 5.20%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$400	\$500	\$1,950	\$23,400
Holding costs				
Council/water	(\$46)	(\$46)	(\$200)	(\$2,400)
Strata / body corp	\$0	\$0	\$0	\$0
Building insurance	(\$31)	(\$31)	(\$133)	(\$1,600)
Landlord insurance	(\$8)	(\$8)	(\$33)	(\$400)
Land tax	(\$26)	(\$26)	(\$113)	(\$1,350)
Property management fee (7.70%)	(\$31)	(\$39)	(\$150)	(\$1,802)
Loan repayments	(\$568)	(\$568)	(\$2,463)	(\$29,554)
Pre-tax cashflow	(\$310)	(\$217)	(\$1,142)	(\$13,706)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	6.25%	30 Years