

Upfront Costs

INITIAL OFFER
\$600,000

STATE
VIC

Deposit 20%	\$120,000
Loan amount	\$480,000
Estimated stamp duty	\$31,070
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$18,000
Total funds required	\$173,180

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$303 to -\$327**

GROSS YIELD
RANGE

4.46% - 4.68%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$515	\$540	\$2,286	\$27,430
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 (5.50%)	(\$28)	(\$30)	(\$126)	(\$1,509)
Loan repayments	(\$703)	(\$703)	(\$3,047)	(\$36,559)
Pre-tax cashflow	(\$327)	(\$303)	(\$1,366)	(\$16,387)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	6.54%	30 Years