

Upfront Costs

INITIAL OFFER
\$745,000

STATE
NSW

Deposit 20%	\$149,000
Loan amount	\$596,000
Estimated stamp duty	\$27,937
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$15,400
Total funds required	\$196,447

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$303 to -\$377**

GROSS YIELD
RANGE

3.84% - 4.40%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$550	\$630	\$2,557	\$30,680
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	\$0	\$0	\$0	\$0
Property management fee (7.70%)	(\$42)	(\$49)	(\$197)	(\$2,362)
Loan repayments	(\$800)	(\$800)	(\$3,467)	(\$41,601)
Pre-tax cashflow	(\$377)	(\$303)	(\$1,474)	(\$17,683)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type

Principal & Interest

Interest Rate

5.72%

Loan Term

30 Years