

Upfront Costs

INITIAL OFFER
\$729,000

STATE
NSW

Deposit 20%	\$145,800
Loan amount	\$583,200
Estimated stamp duty	\$27,217
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$15,400
Total funds required	\$192,527

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$335 to -\$372**

GROSS YIELD
RANGE

3.85% - 4.14%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$540	\$580	\$2,427	\$29,120
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)	(\$45)	(\$187)	(\$2,242)
Loan repayments	(\$785)	(\$785)	(\$3,403)	(\$40,841)
Pre-tax cashflow	(\$372)	(\$335)	(\$1,530)	(\$18,363)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
5.75%

Loan Term
30 Years