

Upfront Costs

INITIAL OFFER
\$765,000

STATE
NSW

Deposit 20%	\$153,000
Loan amount	\$612,000
Estimated stamp duty	\$28,837
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$15,400
Total funds required	\$201,347

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$355 to -\$410**

GROSS YIELD
RANGE

3.67% - 4.08%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$540	\$600	\$2,470	\$29,640
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)	(\$46)	(\$190)	(\$2,282)
Loan repayments	(\$824)	(\$824)	(\$3,571)	(\$42,858)
Pre-tax cashflow	(\$410)	(\$355)	(\$1,658)	(\$19,900)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
5.75%

Loan Term
30 Years