

Upfront Costs

INITIAL OFFER
\$430,000

STATE
VIC

Deposit 20%	\$86,000
Loan amount	\$344,000
Estimated stamp duty	\$20,870
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$8,000
Total funds required	\$118,980

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$198 to -\$216**

GROSS YIELD
RANGE

5.44% - 5.68%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$450	\$470	\$1,993	\$23,920
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	(\$19)	(\$19)	(\$81)	(\$975)
Property management fee (7.70%)	(\$35)	(\$36)	(\$153)	(\$1,842)
Loan repayments	(\$528)	(\$528)	(\$2,289)	(\$27,464)
Pre-tax cashflow	(\$216)	(\$198)	(\$897)	(\$10,761)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
7.00%

Loan Term
30 Years