

Upfront Costs

INITIAL OFFER
\$730,000

STATE
VIC

Deposit 20%	\$146,000
Loan amount	\$584,000
Estimated stamp duty	\$38,870
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$18,000
Total funds required	\$206,980

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$351 to -\$397**

GROSS YIELD
RANGE

4.27% - 4.63%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$600	\$650	\$2,708	\$32,500
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%)	(\$46)	(\$50)	(\$209)	(\$2,503)
Loan repayments	(\$866)	(\$866)	(\$3,753)	(\$45,035)
Pre-tax cashflow	(\$397)	(\$351)	(\$1,620)	(\$19,438)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	6.66%	30 Years