

Upfront Costs

INITIAL OFFER
\$670,000

STATE
VIC

Deposit 20%	\$134,000
Loan amount	\$536,000
Estimated stamp duty	\$35,270
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$18,000
Total funds required	\$191,380

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$486 to -\$513**

GROSS YIELD RANGE **3.88% - 4.11%**

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$500	\$530	\$2,232	\$26,780
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	(\$30)	(\$30)	(\$131)	(\$1,575)
Property management fee (7.70%)	(\$39)	(\$41)	(\$172)	(\$2,062)
Loan repayments	(\$860)	(\$860)	(\$3,726)	(\$44,710)
Pre-tax cashflow	(\$513)	(\$486)	(\$2,164)	(\$25,967)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	7.44%	30 Years