

## Upfront Costs

INITIAL OFFER  
**\$630,000**

STATE  
**VIC**

|                             |                  |
|-----------------------------|------------------|
| Deposit 20%                 | \$126,000        |
| Loan amount                 | \$504,000        |
| Estimated stamp duty        | \$32,870         |
| Estimated LMI               | \$0              |
| Mortgage / transfer fees    | \$1,410          |
| Estimated legals            | \$2,000          |
| Pest & building report      | \$700            |
| Buyer agency fee            | \$16,000         |
| <b>Total funds required</b> | <b>\$178,980</b> |

## Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$273 to -\$365**

GROSS YIELD  
RANGE

**4.13% - 4.95%**

|                                 | Weekly         |                | Monthly          | Annual            |
|---------------------------------|----------------|----------------|------------------|-------------------|
|                                 | Low rent       | High rent      |                  |                   |
| <b>Revenue</b>                  | \$500          | \$600          | \$2,383          | \$28,600          |
| <b>Holding costs</b>            |                |                |                  |                   |
| 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                        | (\$26)         | (\$26)         | (\$113)          | (\$1,350)         |
| Property management fee (7.70%) | (\$39)         | (\$46)         | (\$184)          | (\$2,202)         |
| Loan repayments                 | (\$716)        | (\$716)        | (\$3,103)        | (\$37,239)        |
| <b>Pre-tax cashflow</b>         | <b>(\$365)</b> | <b>(\$273)</b> | <b>(\$1,383)</b> | <b>(\$16,591)</b> |

Monthly and annual cashflow calculated using the median rent.

## Loan Assumptions

|                       |                      |                  |
|-----------------------|----------------------|------------------|
| <b>Repayment Type</b> | <b>Interest Rate</b> | <b>Loan Term</b> |
| Principal & Interest  | 6.25%                | 30 Years         |