Cashflow Analysis

SEARCH PARTY PROPERTY

Upfront Costs

INITIAL OFFER	STATE
$790,000	VIC

Deposit 20%	$158,000
Loan amount	$632,000
Estimated stamp duty	$42,470
Estimated LMI	$0
Mortgage / transfer fees	$1,410
Estimated legals	$2,000
Pest & building report	$700
Buyer agency fee	$15,400
Total funds required	**$219,980**

Ongoing Cashflow Summary

WEEKLY CASHFLOW	GROSS YIELD RANGE
-$432 to -$488	3.88% - 4.28%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	$590	$650	$2,687	$32,240
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	($26)	($26)	($113)	($1,350)
Property management fee (7.70%)	($45)	($50)	($207)	($2,482)
Loan repayments	($922)	($922)	($3,995)	($47,936)
Pre-tax cashflow	($488)	($432)	($1,994)	($23,929)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type	Interest Rate	Loan Term
Principal & Interest	6.50%	30 Years