

Upfront Costs

INITIAL OFFER
\$750,000

STATE
VIC

Deposit 30%	\$225,000
Loan amount	\$525,000
Estimated stamp duty	\$40,070
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$16,000
Total funds required	\$285,180

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$236 to -\$374**

GROSS YIELD
RANGE

3.81% - 4.85%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$550	\$700	\$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	(\$32)	(\$32)	(\$138)	(\$1,650)
Property management fee (7.70%)	(\$42)	(\$54)	(\$209)	(\$2,503)
Loan repayments	(\$766)	(\$766)	(\$3,318)	(\$39,820)
Pre-tax cashflow	(\$374)	(\$236)	(\$1,323)	(\$15,873)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

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