

Upfront Costs

INITIAL OFFER
\$790,000

STATE
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	\$16,000
Total funds required	\$220,580

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$379 to -\$416**

GROSS YIELD
RANGE

4.15% - 4.41%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$630	\$670	\$2,817	\$33,800
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%)	(\$49)	(\$52)	(\$217)	(\$2,603)
Loan repayments	(\$887)	(\$887)	(\$3,842)	(\$46,106)
Pre-tax cashflow	(\$416)	(\$379)	(\$1,722)	(\$20,658)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
6.13%

Loan Term
30 Years