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	$17,600
Total funds required	**$222,180**

Ongoing Cashflow Summary

WEEKLY CASHFLOW	GROSS YIELD RANGE
-$379 to -$416	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	Interest Rate	Loan Term
Principal & Interest	6.13%	30 Years