

Upfront Costs

INITIAL OFFER
\$440,000

STATE
VIC

Deposit 20%	\$88,000
Loan amount	\$352,000
Estimated stamp duty	\$21,470
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$16,000
Total funds required	\$129,580

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$151 to -\$179**

GROSS YIELD
RANGE

5.44% - 5.79%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$460	\$490	\$2,058	\$24,700
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	(\$19)	(\$19)	(\$81)	(\$975)
Property management fee (7.70%)	(\$35)	(\$38)	(\$158)	(\$1,902)
Loan repayments	(\$500)	(\$500)	(\$2,167)	(\$26,008)
Pre-tax cashflow	(\$179)	(\$151)	(\$715)	(\$8,585)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
6.25%

Loan Term
30 Years