

Upfront Costs

INITIAL OFFER
\$729,000

STATE
VIC

Deposit 20%	\$145,800
Loan amount	\$583,200
Estimated stamp duty	\$38,810
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$18,000
Total funds required	\$206,720

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$361 to -\$379**

GROSS YIELD
RANGE

3.99% - 4.14%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$560	\$580	\$2,470	\$29,640
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%)	(\$43)	(\$45)	(\$190)	(\$2,282)
Loan repayments	(\$785)	(\$785)	(\$3,403)	(\$40,841)
Pre-tax cashflow	(\$379)	(\$361)	(\$1,603)	(\$19,233)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type

Principal & Interest

Interest Rate

5.75%

Loan Term

30 Years