# Cashflow Analysis

SEARCH PARTY PROPERTY

## Upfront Costs

| INITIAL OFFER | STATE |
|---|---|
| $725,000 | NSW |

| | |
|---|---|
| Deposit 20% | $145,000 |
| Loan amount | $580,000 |
| Estimated stamp duty | $27,037 |
| Estimated LMI | $0 |
| Mortgage / transfer fees | $1,410 |
| Estimated legals | $2,000 |
| Pest & building report | $700 |
| Buyer agency fee | $18,000 |
| **Total funds required** | **$194,147** |

## Ongoing Cashflow Summary

| WEEKLY CASHFLOW | GROSS YIELD RANGE |
|---|---|
| -$330 to -$349 | 4.02% - 4.16% |

| | 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 | $0 | $0 | $0 | $0 |
| Property management fee (7.70%) | ($43) | ($45) | ($190) | ($2,282) |
| Loan repayments | ($781) | ($781) | ($3,385) | ($40,617) |
| Pre-tax cashflow | ($349) | ($330) | ($1,472) | ($17,659) |

Monthly and annual cashflow calculated using the median rent.

### Loan Assumptions

| Repayment Type | Interest Rate | Loan Term |
|---|---|---|
| Principal & Interest | 5.75% | 30 Years |