

## Upfront Costs

INITIAL OFFER  
**\$725,000**

STATE  
**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         |
| <b>Total funds required</b> | <b>\$194,147</b> |

## Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$330 to -\$349**

GROSS YIELD  
RANGE

**4.02% - 4.16%**

|                                 | Weekly         |                | Monthly          | Annual            |
|---------------------------------|----------------|----------------|------------------|-------------------|
|                                 | Low rent       | High rent      |                  |                   |
| <b>Revenue</b>                  | \$560          | \$580          | \$2,470          | \$29,640          |
| <b>Holding costs</b>            |                |                |                  |                   |
| 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)        |
| <b>Pre-tax cashflow</b>         | <b>(\$349)</b> | <b>(\$330)</b> | <b>(\$1,472)</b> | <b>(\$17,659)</b> |

Monthly and annual cashflow calculated using the median rent.

## Loan Assumptions

**Repayment Type**  
Principal & Interest

**Interest Rate**  
5.75%

**Loan Term**  
30 Years