

Upfront Costs

INITIAL OFFER
\$725,000

STATE
QLD

Deposit 20%	\$145,000
Loan amount	\$580,000
Estimated stamp duty	\$25,650
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$16,000
Total funds required	\$190,760

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$266 to -\$335**

GROSS YIELD
RANGE

4.12% - 4.66%

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$575	\$650	\$2,654	\$31,850
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%)	(\$44)	(\$50)	(\$204)	(\$2,452)
Loan repayments	(\$781)	(\$781)	(\$3,385)	(\$40,617)
Pre-tax cashflow	(\$335)	(\$266)	(\$1,302)	(\$15,619)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
5.75%

Loan Term
30 Years