

Upfront Costs

INITIAL OFFER
\$550,000

STATE
NSW

Deposit 20%	\$110,000
Loan amount	\$440,000
Estimated stamp duty	\$19,162
Estimated LMI	\$0
Mortgage / transfer fees	\$1,410
Estimated legals	\$2,000
Pest & building report	\$700
Buyer agency fee	\$15,400
Total funds required	\$148,672

Ongoing Cashflow Summary

WEEKLY CASHFLOW **-\$160 to -\$179**

GROSS YIELD RANGE **5.11% - 5.29%**

	Weekly		Monthly	Annual
	Low rent	High rent		
Revenue	\$540	\$560	\$2,383	\$28,600
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%)	(\$42)	(\$43)	(\$184)	(\$2,202)
Loan repayments	(\$593)	(\$593)	(\$2,568)	(\$30,813)
Pre-tax cashflow	(\$179)	(\$160)	(\$735)	(\$8,815)

Monthly and annual cashflow calculated using the median rent.

Loan Assumptions

Repayment Type
Principal & Interest

Interest Rate
5.75%

Loan Term
30 Years