



Test case 3 4 family , St Louis , MO 63109

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,100.00	\$1,663.28	\$436.72	7.44%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,282.88	\$52,500.00	9.98%	7.68%

Property Information

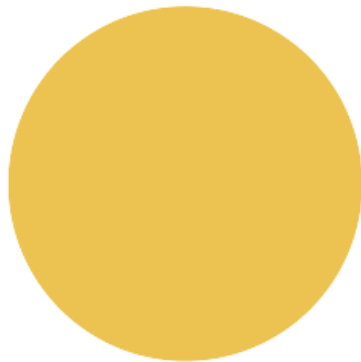
Purchase Price:	\$160,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$165,000.00
After Repair Value	\$190,000.00

4 Family

Down Payment:	\$47,500.00
Loan Amount:	\$112,500.00
Loan Points:	\$0.00
Loan Fees:	
Amortized Over:	30 years
Loan Interest Rate:	4.75%
Monthly P&I:	\$586.85

Income

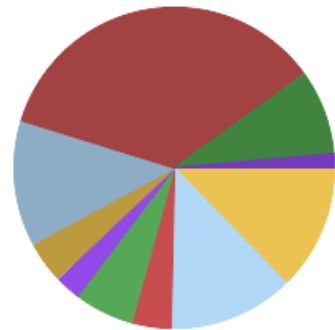
■ Rent ■ Other



Rent	\$2,100.00	Other	\$0.00
Total	\$2,100.00		

Expenses

■ Vacancy ■ Repairs ■ Water ■ Sewage ■ Garbage
 ■ Insurance ■ Management ■ P&I ■ Property Taxes ■ Other



Vacancy	\$210.00	Repairs	\$210.00
Water	\$65.76	Sewage	\$100.00
Garbage	\$44.00	Insurance	\$70.00
Management	\$210.00	P&I	\$586.85
Property Taxes	\$141.67	Other	\$25.00
Total	\$1,663.28		

Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools. Furthermore, BiggerPockets is not responsible for any human or mechanical errors or omissions.

Financial Projections

Total Initial Equity:	\$77,500.00
Gross Rent Multiplier:	6.35
Income-Expense Ratio (2% Rule):	1.27%
ARV based on Cap Rate:	-

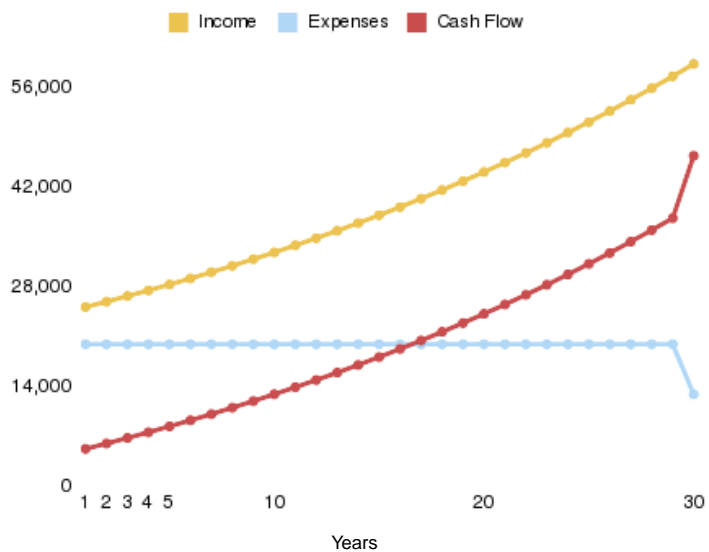
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,100.00
x50% for Expenses:	\$1,050.00
Monthly Payment/Interest Payment:	\$586.85
Total Monthly Cashflow using 50% Rule:	\$463.15

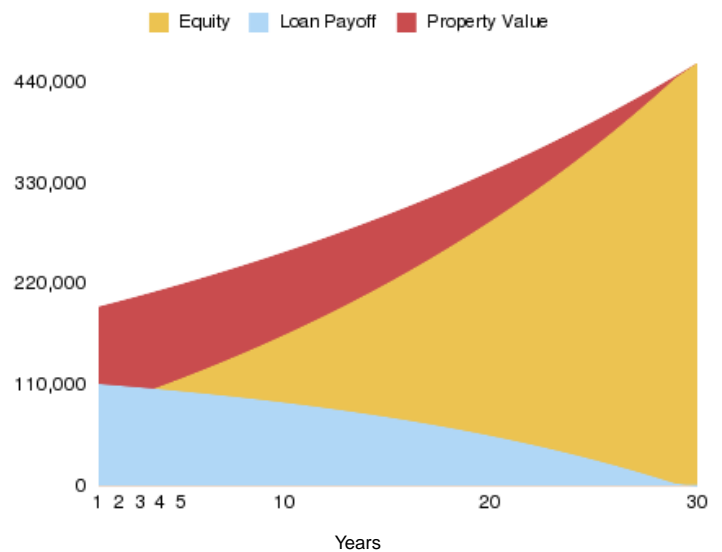
Analysis Over Time

	Year 1	Year 2	Year 3	Year 4	Year 10	Year 20	Year 30
Total Annual Income	\$25,200.00	\$25,956.00	\$26,734.68	\$27,536.72	\$32,880.28	\$44,188.35	\$59,385.45
Total Annual Expenses	\$19,959.36	\$19,959.36	\$19,959.36	\$19,959.36	\$19,959.36	\$19,959.36	\$12,917.12
Total Annual Cashflow	\$5,240.64	\$5,996.64	\$6,775.32	\$7,577.36	\$12,920.93	\$24,228.99	\$46,468.33
Cash on Cash ROI	9.98%	11.42%	12.91%	14.43%	24.61%	46.15%	88.51%
Property Value	\$195,700.00	\$201,571.00	\$207,618.13	\$213,846.67	\$255,344.11	\$343,161.13	\$461,179.87
Equity	\$84,859.79	\$92,560.41	\$100,530.77	\$108,780.93	\$164,775.13	\$288,845.81	\$461,179.87
Loan Balance	\$110,840.21	\$109,010.59	\$107,087.36	\$105,065.74	\$90,568.98	\$54,315.32	\$0.00

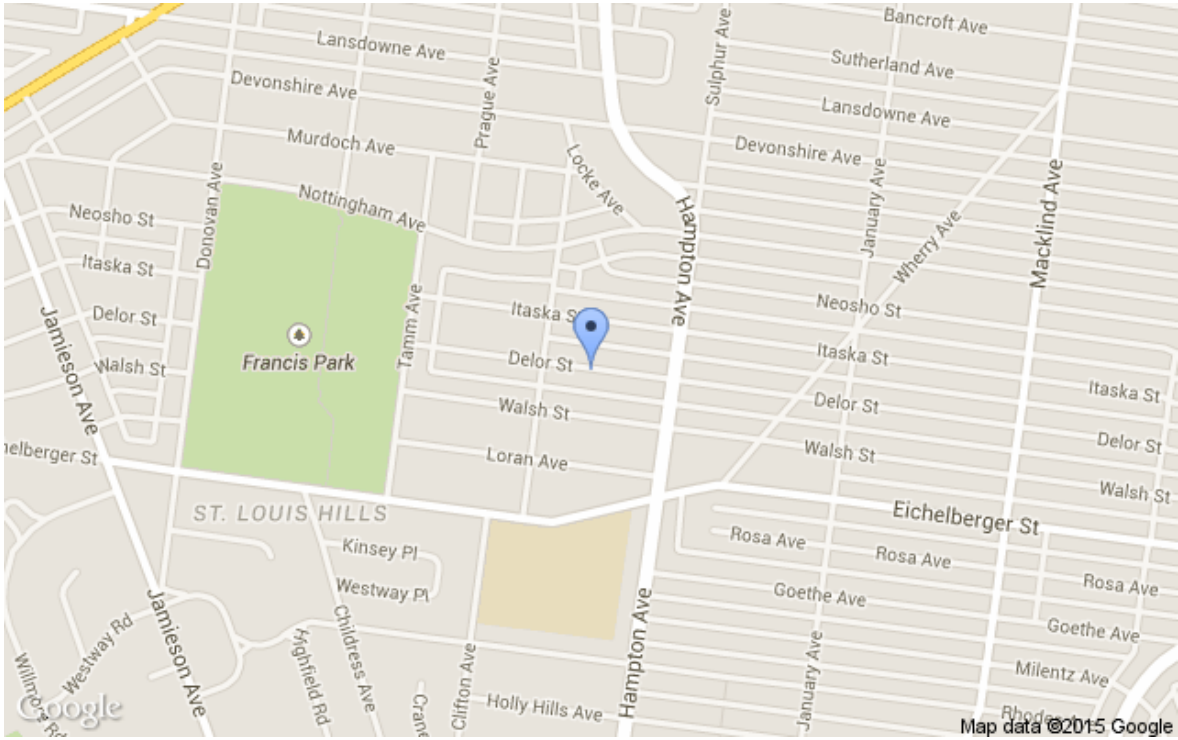
Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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