

## Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Kevin Goodberry  
 Tenant-Buyer Initial Down Payment: \$30,000

Location: Deseronto  
 RTO Term: 4 years



		Projections
<b>Property Purchase Price</b>		<b>\$345,000</b>
<b>Tenant-Buyer Initial Down Payment</b>		<b>\$30,000</b>
<b>Financing: 1st Mortgage (80%, 3%, 30-yr amortization)</b>		\$276,000
<b>Investment Summary:</b>		
Down Payment to Lender (20%)		\$69,000
Est. Land Transfer Tax		\$3,700
Est. Legal Costs		\$2,000
Est. Lender Appraisal		\$600
Premium Broker Fee		\$15,000
Less: Tenant-Buyer Initial Down Payment		-\$30,000
<b>Estimated Total Investment</b>		<b>\$60,300</b>

Profit from Sale at End of RTO Term			
Appreciative Sale Price 4 yrs		\$420,578	
Subtract: Remaining Mtg Balance		-\$251,810	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$60,300	
Subtract Disposition Fee	48	-\$10,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$30,000	
Subtract: Accrued Tenant-Buyer Down Payment	(\$212 X 48 months)	-\$10,176	
<b>Estimated Profit/Return from Sale to Tenant-Buyer</b>		<b>\$57,292</b>	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$2,190	\$26,280	<b>\$105,120</b>	
Subtract: Monthly Mortgage Payment	-\$1,161	-\$13,932	<b>-\$55,728</b>	
Subtract: Property Tax Expense	-\$259	-\$3,108	<b>-\$12,432</b>	
Subtract: Property Insurance Expense	-\$183	-\$2,196	<b>-\$8,784</b>	
<b>Estimated Profit From Monthly Cash Flow</b>	<b>\$587</b>	<b>\$7,044</b>	<b>\$28,176</b>	

<b>Estimated Profit from Cash Flow &amp; Sale</b>		<b>\$85,468</b>
<b>Return on Investment (% per annum)</b>		<b>35</b>
<b>Return on Investment (% over 4 years)</b>		<b>142</b>

If you would like to help this tenant-buyer Rent to Own, please contact Rachel Oliver.

**Email:** rachel@rethinkrentals.com **Phone or Text:** 416-450-1940