

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Curtis
 Tenant-Buyer Initial Down Payment: \$28,000

Location: Minden Hills
 RTO Term: 3 years



		Projections
Property Purchase Price		\$700,000
Tenant-Buyer Initial Down Payment		\$28,000
Financing: 1st Mortgage (80%, 2.50%, 30-yr amortization)		\$560,000
Investment Summary:		
Down Payment to Lender (20%)		\$140,000
Land Transfer Tax		\$10,500
Legal Costs		\$2,000
Lender Appraisal		\$600
Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$28,000
Estimated Total Investment		\$139,100

Profit from Sale at End of RTO Term			
Appreciative Sale Price 3yrs		\$815,838	
Subtract: Remaining Mtg Balance		-\$520,860	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$139,100	
Subtract: Disposition Fee	36	-\$8,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$28,000	
Subtract: Accrued Tenant-Buyer Down Payment	1152 *36 months	-\$41,472	
Estimated Profit/Return from Sale to Tenant-Buyer		\$77,406	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$4,200	\$50,400	\$151,200	
Subtract: Monthly Mortgage Payment	-\$2,209	-\$26,508	-\$79,524	
Subtract: Property Tax Expense	-\$209	-\$2,508	-\$7,524	
Subtract: Property Insurance Expense	-\$220	-\$2,640	-\$7,920	
Estimated Profit From Monthly Cash Flow	\$1,562	\$18,744	\$56,232	

Estimated Profit from Cash Flow & Sale		\$133,638
Return on Investment (% per annum)		32
Return on Investment (% over 3years)		96

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

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