

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Emmanuella and Emily
 Tenant-Buyer Initial Down Payment: \$20,000

Location: Port Hope
 RTO Term: 3 years



		Projections
Property Purchase Price		\$775,000
Tenant-Buyer Initial Down Payment		\$20,000
Financing: 1st Mortgage (80%, 2.84%, 30-yr amortization)		\$620,000
Investment Summary:		
Down Payment to Lender (20%)		\$155,000
Land Transfer Tax		\$12,000
Legal Costs		\$2,000
Lender Appraisal		\$600
Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$20,000
Estimated Total Investment		\$163,600

Profit from Sale at End of RTO Term			
Appreciative Sale Price 3yrs		\$904,157	
Subtract: Remaining Mtg Balance		-\$576,667	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$163,600	
Subtract: Disposition Fee	36	-\$8,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$30,000	
Subtract: Accrued Tenant-Buyer Down Payment	1395 *36 months	-\$50,220	
Estimated Profit/Return from Sale to Tenant-Buyer		\$74,670	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$5,065	\$60,780	\$182,340	
Subtract: Monthly Mortgage Payment	-\$2,446	-\$29,352	-\$88,056	
Subtract: Property Tax Expense	-\$334	-\$4,008	-\$12,024	
Subtract: Property Insurance Expense	-\$233	-\$2,796	-\$8,388	
Estimated Profit From Monthly Cash Flow	\$2,052	\$24,624	\$73,872	

Estimated Profit from Cash Flow & Sale		\$148,542
Return on Investment (% per annum)		30
Return on Investment (% over 3years)		91

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

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