

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Bianca
 Tenant-Buyer Initial Down Payment: \$50,000

Location: Durham Region
 RTO Term: 4 years



		Projections
Property Purchase Price		\$699,900
Tenant-Buyer Initial Down Payment		\$50,000
Financing: 1st Mortgage (80%, 3.75%, 30-yr amortization)		\$559,920
Investment Summary:		
Down Payment to Lender (20%)		\$139,980
Land Transfer Tax		\$10,500
Legal Costs		\$2,000
Lender Appraisal		\$600
Broker Fee		\$16,000
Less: Tenant-Buyer Initial Down Payment		-\$50,000
Estimated Total Investment		\$119,080

Profit from Sale at End of RTO Term			
Appreciative Sale Price 4yrs		\$849,947	
Subtract: Remaining Mtg Balance		-\$516,122	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$119,080	
Subtract: Disposition Fee	48	-\$10,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$50,000	
Subtract: Accrued Tenant-Buyer Down Payment	476 *48 months	-\$22,848	
Estimated Profit/Return from Sale to Tenant-Buyer		\$130,897	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$3,776	\$45,312	\$181,248	
Subtract: Monthly Mortgage Payment	-\$2,584	-\$31,008	-\$124,032	
Subtract: Property Tax Expense	-\$242	-\$2,904	-\$11,616	
Subtract: Property Insurance Expense	-\$150	-\$1,800	-\$7,200	
Estimated Profit From Monthly Cash Flow	\$800	\$9,600	\$38,400	

Estimated Profit from Cash Flow & Sale		\$169,297
Return on Investment (% per annum)		36
Return on Investment (% over 4years)		142

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

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