

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Julius
 Tenant-Buyer Initial Down Payment: \$15,000

Location: Windsor
 RTO Term: 4 years



		Projections
Property Purchase Price		\$385,000
Tenant-Buyer Initial Down Payment		\$15,000
Financing: 1st Mortgage (80%, 3.75%, 30-yr amortization)		\$308,000
Investment Summary:		
Down Payment to Lender (20%)		\$77,000
Land Transfer Tax		\$4,300
Legal Costs		\$2,000
Lender Appraisal		\$600
Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$15,000
Estimated Total Investment		\$82,900

Profit from Sale at End of RTO Term			
Appreciative Sale Price 4yrs		\$474,815	
Subtract: Remaining Mtg Balance		-\$283,908	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$82,900	
Subtract: Disposition Fee	48	-\$10,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$15,000	
Subtract: Accrued Tenant-Buyer Down Payment	538 *48 months	-\$25,824	
Estimated Profit/Return from Sale to Tenant-Buyer		\$56,183	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$2,688	\$32,256	\$129,024	
Subtract: Monthly Mortgage Payment	-\$1,421	-\$17,052	-\$68,208	
Subtract: Property Tax Expense	-\$233	-\$2,796	-\$11,184	
Subtract: Property Insurance Expense	-\$233	-\$2,796	-\$11,184	
Estimated Profit From Monthly Cash Flow	\$801	\$9,612	\$38,448	

Estimated Profit from Cash Flow & Sale		\$94,631
Return on Investment (% per annum)		29
Return on Investment (% over 4years)		114

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

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