

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

Tenant-Buyer: Serah and Brian  
 Tenant-Buyer Initial Down Payment: 20,000

Location: Tilbury  
 RTO Term: 3years



		Projections
<b>Property Purchase Price</b>		<b>\$300,000</b>
<b>Tenant-Buyer Initial Down Payment</b>		<b>\$20,000</b>
<b>Financing: 1st Mortgage (80%, 4.4%, 30-yr amortization)</b>		\$240,000
<b>Investment Summary:</b>		
Down Payment to Lender (20%)		\$60,000
Land Transfer Tax		\$3,000
Legal Costs		\$2,000
Lender Appraisal		\$600
PREMIUM Broker Fee		<b>\$14,000</b>
Less: Tenant-Buyer Initial Down Payment		-\$20,000
<b>Estimated Total Investment</b>		<b>\$59,600</b>

Profit from Sale at End of RTO Term			
Appreciative Sale Price 3yrs		\$358,181	
Subtract: Remaining Mtg Balance		-\$227,557	
Subtract: Legal Closing Costs		-\$1,000	
Subtract: Initial Investment		-\$59,600	
Subtract: Disposition Fee	36	-\$8,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$20,000	
Subtract: Accrued Tenant-Buyer Down Payment	415*36 months	-\$14,940	
<b>Estimated Profit/Return from Sale to Tenant-Buyer</b>		<b>\$27,084</b>	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term	
Total Monthly Lease Payment Amount	\$2,365	\$28,380	<b>\$85,140</b>	
Subtract: Monthly Mortgage Payment	-\$1,196	-\$14,352	<b>-\$43,056</b>	
Subtract: Property Tax Expense	-\$185	-\$2,220	<b>-\$6,660</b>	
Subtract: Property Insurance Expense	-\$233	-\$2,796	<b>-\$8,388</b>	
<b>Estimated Profit From Monthly Cash Flow</b>	<b>\$751</b>	<b>\$9,012</b>	<b>\$27,036</b>	

<b>Estimated Profit from Cash Flow &amp; Sale</b>		<b>\$54,120</b>
<b>Return on Investment (% per annum)</b>		<b>30</b>
<b>Return on Investment (% over 3years)</b>		<b>91</b>

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

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