

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

Tenant-Buyer: Amanda and Carole  
 Tenant-Buyer Initial Down Payment: 18,000

Location: Belleville  
 RTO Term: 4years



		Projections
<b>Property Purchase Price</b>		<b>\$349,900</b>
<b>Tenant-Buyer Initial Down Payment</b>		<b>\$18,000</b>
<b>Financing: 1st Mortgage (80% 5.99%, 30-yr amortization)</b>		<b>\$279,920</b>
<b>Investment Summary:</b>		
Down Payment to Lender (20%)		\$69,980
Land Transfer Tax		\$3,725
Legal Costs		\$2,000
Lender Appraisal		\$700
Clover Properties Broker Fee		<b>\$14,000</b>
Less: Tenant-Buyer Initial Down Payment		-\$18,000
<b>Estimated Total Investment</b>		<b>\$72,405</b>

<b>Profit from Sale at End of RTO Term</b>			
Appreciative Sale Price 4yrs		\$435,306	
Subtract: Remaining Mtg Balance		-\$264,629	
Subtract: Legal Closing Costs		-\$1,500	
Subtract: Initial Investment		-\$72,405	
Subtract: Clover Properties Disposition Fee	48	-\$2,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$18,000	
Subtract: Accrued Tenant-Buyer Down Payment	536*48 months	-\$25,728	
<b>Estimated Profit/Return from Sale to Tenant-Buyer</b>		<b>\$51,044</b>	

<b>Profit From Monthly Cashflow</b>	<b>Monthly</b>	<b>Annually</b>	<b>Full-Term</b>	
Total Monthly Lease Payment Amount	\$2,866	\$34,392	<b>\$137,568</b>	
Subtract: Monthly Mortgage Payment	-\$1,663	-\$19,956	<b>-\$79,824</b>	
Subtract: Relationship Management Payment	-\$150	-\$1,800	<b>-\$5,400</b>	
Subtract: Property Tax Expense	-\$234	-\$2,808	<b>-\$11,232</b>	
Subtract: Property Insurance Expense	-\$250	-\$3,000	<b>-\$12,000</b>	
<b>Estimated Profit From Monthly Cash Flow</b>	<b>\$569</b>	<b>\$6,828</b>	<b>\$29,112</b>	

<b>Estimated Profit from Cash Flow &amp; Sale</b>	<b>\$80,156</b>
<b>Return on Investment (% per annum)</b>	<b>28</b>
<b>Return on Investment (% over 4years)</b>	<b>111</b>

If you would like to help this tenant-buyer Rent to Own, please click the "I want this deal" button