

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Donnarieve and Nathan
 Tenant-Buyer Initial Down Payment: 15,000

Location: Spruce Grove
 RTO Term: 4years



		Projections
Property Purchase Price		\$349,000
Tenant-Buyer Initial Down Payment		\$15,000
Financing: 1st Mortgage (80% 5.99%, 30-yr amortization)		\$279,200
Investment Summary:		
Down Payment to Lender (20%)		\$69,800
Land Transfer Tax		\$0
Legal Costs		\$2,000
Lender Appraisal		\$700
Clover Properties Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$15,000
Estimated Total Investment		\$71,500

Profit from Sale at End of RTO Term			
Appreciative Sale Price 4yrs		\$430,189	
Subtract: Remaining Mtg Balance		-\$264,629	
Subtract: Legal Closing Costs		-\$1,500	
Subtract: Initial Investment		-\$71,500	
Subtract: Clover Properties Disposition Fee	48	-\$2,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$15,000	
Subtract: Accrued Tenant-Buyer Down Payment	575*48 months	-\$27,600	
Estimated Profit/Return from Sale to Tenant-Buyer		\$47,960	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$3,135	\$37,620	\$150,480
Subtract: Monthly Mortgage Payment	-\$1,663	-\$19,956	-\$79,824
Subtract: Relationship Management Payment	-\$150	-\$1,800	-\$5,400
Subtract: Property Tax Expense	-\$292	-\$3,504	-\$14,016
Subtract: Property Insurance Expense	-\$250	-\$3,000	-\$12,000
Estimated Profit From Monthly Cash Flow	\$780	\$9,360	\$39,240

Estimated Profit from Cash Flow & Sale	\$87,200
Return on Investment (% per annum)	30
Return on Investment (% over 4years)	122

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