

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

Tenant-Buyer: Komail  
 Tenant-Buyer Initial Down Payment: 20,000

Location: Niagara Falls  
 RTO Term: 4years



		Projections
<b>Property Purchase Price</b>		<b>\$400,000</b>
<b>Tenant-Buyer Initial Down Payment</b>		<b>\$20,000</b>
<b>Financing: 1st Mortgage (80% 5.99%, 30-yr amortization)</b>		<b>\$320,000</b>
<b>Investment Summary:</b>		
Down Payment to Lender (20%)		\$80,000
Land Transfer Tax		\$4,500
Legal Costs		\$2,000
Lender Appraisal		\$700
Clover Properties Broker Fee		<b>\$14,000</b>
Less: Tenant-Buyer Initial Down Payment		-\$20,000
<b>Estimated Total Investment</b>		<b>\$81,200</b>

Profit from Sale at End of RTO Term			
Appreciative Sale Price 4yrs		\$498,910	
Subtract: Remaining Mtg Balance		-\$302,519	
Subtract: Legal Closing Costs		-\$1,500	
Subtract: Initial Investment		-\$81,200	
Subtract: Clover Properties Disposition Fee	48	-\$2,000	
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$20,000	
Subtract: Accrued Tenant-Buyer Down Payment	580*48 months	-\$27,840	
<b>Estimated Profit/Return from Sale to Tenant-Buyer</b>		<b>\$63,851</b>	

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$3,175	\$38,100	<b>\$152,400</b>
Subtract: Monthly Mortgage Payment	-\$1,901	-\$22,812	<b>-\$91,248</b>
Subtract: Relationship Management Payment	-\$150	-\$1,800	<b>-\$5,400</b>
Subtract: Property Tax Expense	-\$210	-\$2,520	<b>-\$10,080</b>
Subtract: Property Insurance Expense	-\$233	-\$2,796	<b>-\$11,184</b>
<b>Estimated Profit From Monthly Cash Flow</b>	<b>\$681</b>	<b>\$8,172</b>	<b>\$34,488</b>

<b>Estimated Profit from Cash Flow &amp; Sale</b>	<b>\$98,339</b>
<b>Return on Investment (% per annum)</b>	<b>30</b>
<b>Return on Investment (% over 4years)</b>	<b>121</b>

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