

Rent to Own Income Property Cash Flow & Profit Estimates

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

Location: Peterborough
 RTO Term: 4years



		Projections
Property Purchase Price		\$449,900
Tenant-Buyer Initial Down Payment		\$20,000
Financing: 1st Mortgage (80% 5.99%, 30-yr amortization)		\$359,920
Investment Summary:		
Down Payment to Lender (20%)		\$89,980
Land Transfer Tax		\$5,500
Legal Costs		\$2,000
Lender Appraisal		\$700
Clover Properties Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$20,000
Estimated Total Investment		\$92,180

Profit from Sale at End of RTO Term		
Appreciative Sale Price 4yrs		\$546,694
Subtract: Remaining Mtg Balance		-\$340,259
Subtract: Legal Closing Costs		-\$1,500
Subtract: Initial Investment		-\$92,180
Subtract: Clover Properties Disposition Fee	48	-\$2,000
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$20,000
Subtract: Tenant Buyer Downpayment Credit		-\$18,400
Estimated Profit/Return from Sale to Tenant-Buyer		\$72,355

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$3,485	\$41,820	\$167,280
Subtract: Monthly Mortgage Payment	-\$2,139	-\$25,668	-\$102,672
Subtract: Relationship Management Payment	-\$150	-\$1,800	-\$7,200
Subtract: Property Tax Expense	-\$225	-\$2,700	-\$10,800
Subtract: Property Insurance Expense	-\$250	-\$3,000	-\$12,000
Estimated Profit From Monthly Cash Flow	\$721	\$8,652	\$34,608

Estimated Profit from Cash Flow & Sale	\$106,963
Return on Investment (% per annum)	29
Return on Investment (% over 4years)	116

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