

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: V and N
 Tenant-Buyer Initial Down Payment: 20000

Location: Barrie
 RTO Term: 4 years



		Projections
Property Purchase Price		\$599,000
Tenant-Buyer Initial Down Payment		\$20,000
Financing: 1st Mortgage (80% 5.18%, 30-yr amortization)		\$479,200
Estimated Investment Summary:		
Down Payment to Lender (20%)		\$119,800
Land Transfer Tax		\$9,500
Legal Costs		\$3,000
Lender Appraisal		\$700
Clover Properties Broker Fee		\$14,000
Mortgage Broker Fee		\$0
Less: Tenant-Buyer Initial Down Payment		-\$20,000
Estimated Total Investment		\$127,000

Profit from Sale at End of RTO Term		
Appreciative Sale Price 4yrs.		\$714,097
Subtract: Remaining Mtg Balance		-\$449,298
Subtract: Legal Closing Costs		-\$1,500
Subtract: Initial Investment		-\$127,000
Subtract: Clover Properties Disposition Fee	48	-\$2,000
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$20,000
Subtract: TB Downpayment Accumulation		-\$28,000
Estimated Profit/Return from Sale to Tenant-Buyer		\$86,299

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$4,200	\$50,400	\$201,600
Subtract: Monthly Mortgage Payment	-\$2,609	-\$31,308	-\$125,232
Subtract: HELOC 5%	\$0	\$0	\$0
Subtract: Relationship Management Payment	-\$169	-\$2,028	-\$10,140
Subtract: Condo Fee	\$0	\$0	\$0
Subtract: Property Tax Expense	-\$350	-\$4,200	-\$16,800
Subtract: Property Insurance Expense	-\$250	-\$3,000	-\$12,000
Estimated Profit From Monthly Cash Flow	\$822	\$9,864	\$37,428

Estimated Profit from Cash Flow & Sale	\$123,727
Return on Investment (% per annum)	24
Return on Investment (% over 4years)	97

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