

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Alanna and Chris
 Tenant-Buyer Initial Down Payment: 50000

Location: Barrie
 RTO Term: 3 years



		Projections
Property Purchase Price		\$530,000
Tenant-Buyer Initial Down Payment		\$50,000
Financing: 1st Mortgage (80% 5.18%, 30-yr amortization)		\$424,000
Estimated Investment Summary:		
Down Payment to Lender (20%)		\$106,000
Land Transfer Tax		\$7,100
Legal Costs		\$3,000
Lender Appraisal		\$700
Clover Properties Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$50,000
Estimated Total Investment		\$80,800

Profit from Sale at End of RTO Term		
Appreciative Sale Price 3yrs.		\$604,614
Subtract: Remaining Mtg Balance		-\$404,673
Subtract: Legal Closing Costs		-\$1,500
Subtract: Initial Investment		-\$80,800
Subtract: Clover Properties Disposition Fee	36	-\$2,000
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$50,000
Subtract: TB Downpayment Accumulation		-\$17,400
Estimated Profit/Return from Sale to Tenant-Buyer		\$48,241

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$3,541	\$42,492	\$127,476
Subtract: Monthly Mortgage Payment	-\$2,309	-\$27,708	-\$83,124
Subtract: HELOC 5%	\$0	\$0	\$0
Subtract: Relationship Management Payment	-\$169	-\$2,028	-\$6,084
Subtract: Condo Fee	\$0	\$0	\$0
Subtract: Property Tax Expense	-\$300	-\$3,600	-\$10,800
Subtract: Property Insurance Expense	-\$250	-\$3,000	-\$9,000
Estimated Profit From Monthly Cash Flow	\$513	\$6,156	\$18,468

Estimated Profit from Cash Flow & Sale	\$66,709
Return on Investment (% per annum)	28
Return on Investment (% over 3years)	83

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