

Rent to Own Income Property Cash Flow & Profit Estimates

Tenant-Buyer: Ashleigh and Daniel
 Tenant-Buyer Initial Down Payment: 75000

Location: Toronto
 RTO Term: 3 years



		Projections
Property Purchase Price		\$900,000
Tenant-Buyer Initial Down Payment		\$75,000
Financing: 1st Mortgage (80% 5.18%, 30-yr amortization)		\$720,000
Estimated Investment Summary:		
Down Payment to Lender (20%)		\$180,000
Land Transfer Tax		\$14,000
Legal Costs		\$3,000
Lender Appraisal		\$700
Clover Properties Broker Fee		\$14,000
Less: Tenant-Buyer Initial Down Payment		-\$75,000
Estimated Total Investment		\$136,700

Profit from Sale at End of RTO Term		
Appreciative Sale Price 3yrs.		\$999,000
Subtract: Remaining Mtg Balance		-\$687,180
Subtract: Legal Closing Costs		-\$1,500
Subtract: Initial Investment		-\$136,700
Subtract: Clover Properties Disposition Fee	36	-\$2,000
Subtract: Initial Tenant-Buyer Initial Down Payment		-\$75,000
Subtract: TB Downpayment Accumulation		-\$13,800
Estimated Profit/Return from Sale to Tenant-Buyer		\$82,820

Profit From Monthly Cashflow	Monthly	Annually	Full-Term
Total Monthly Lease Payment Amount	\$5,733	\$68,796	\$206,388
Subtract: Monthly Mortgage Payment	-\$3,920	-\$47,040	-\$141,120
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	-\$12,600
Subtract: Property Insurance Expense	-\$250	-\$3,000	-\$9,000
Estimated Profit From Monthly Cash Flow	\$1,044	\$12,528	\$33,528

Estimated Profit from Cash Flow & Sale	\$116,348
Return on Investment (% per annum)	28
Return on Investment (% over 3years)	85

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