

	2025
Rent (M)	16,000
Rent (Y)	192,000
Rent growth (%)	3%
Rent (cumulative)	9,600,514
Purchase price	5,800,000
REC commission	5%
LTV	90%
Cash needed	870,000
Mortgage duration (Y)	30
Interest rate	6%
Mortgage payment (M)	29,734
Mortgage payment (Y)	356,812
Property tax (Y)	700
Repair fund (Y)	1,100
Insurance (Y)	2,000
House management (Y)	6,000
Total non-mortgage costs (Y)	9,800
Inflation	3%
Full costs (Y)	1,236,612
Full costs (cumulative)	12,421,201
Spare cash appreciation (%)	6%
Spare cash	870,000
Spare cash (Y)	870,000
Rent costs	9,600,514
Rent revenues	4,996,837
Rent results	- 4,603,677
Property price growth (%)	1.0%
Re-sell value	5,800,000
Purchase costs	12,421,201
Purchase revenues	7,817,524
Purchase results	- 4,603,677
Rent to purchase results	0

Rent (M)		16,000
Rent growth (%)		3%
Interest rate		5.53%
Inflation		3%
Spare cash appreciation (%)		6%
Property price growth (%)		1.0%
Purchase price		5,800,000
Rent results	-	4,603,677
Purchase results	-	4,603,677
Rent to purchase results		0

Home 1	23,000,000
Rent 1	12,000
Home 2	21,000,000
Rent 2	36,000
Home 3	16,000,000
Rent 3	35,000
Home 4	25,000,000
Rent 4	38,000
Home 5	5,800,000
Rent 5	16,000