

CASH FLOW INVESTMENT ANALYSIS – 2 Bedroom

Investment Cost

Purchase Price		\$495,000
Purchase Costs	(S/Duty & legals)	\$18,596
Loan Costs		\$2,020
Total Investment Cost		\$515,616

Loan Details

Initial Costs Invested		\$119,616
Initial Loan Amount	(80% of Purchase Price)	\$396,000
Loan Type	(Interest Only)	4.50%
Total Loan Payments		\$17,820

Property Income & Expenses

Rental Income		\$23,400
Less Interest		\$17,820
Rental Expenses	(Rates, Comm, B/Corp etc)	\$5,948
Net Rental Income	(Rent)	-\$368

Tax Deductions

Cash Deductions	Loan Interest	\$17,820
	Rental Expenses	\$5,948
Non Cash Deductions	Depreciation - Building	\$4,721
	Depreciation - F & F	\$6,003
	Loan Write-off	\$404
Total Tax Deductions		\$34,896

Tax Credit Calculation

Rent Received		\$23,400
Less Tax Deductions		\$34,896
Net Tax Loss		\$11,496
Tax Saving	Tax Rate 38.5%	\$4,426

Positive Cash Flow

Pre Tax Cashflow		-\$368
Plus Tax Credit		\$4,426
Positive Cash Flow	Per Annum	\$4,058
Positive Cash Flow	Per Week	\$78

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