Property Investment Analysis

	Typology 1	Typology 2	Typology 3	Typology 4
111 Haverstock Road, Sandringham, Auckland	2 Bedroom | 2 Bathroom | 1 Car	2 Bedroom | 2 Bathroom | Single Garage	3 Bedroom | 2.5 Bathroom | 1 Car	3 Bedroom | 2.5 Bathroom | 2 Car
	Townhouse	Townhouse	Townhouse	Townhouse
Purchase price	**$799,000**	**$924,000**	**$989,000**	**$1,029,000**
Set up costs (lawyer, valuation, etc)	$3,500	$3,500	$3,500	$3,500
Cash deposit (if any)	$0	$0	$0	$0
Loan amount	$802,500	$927,500	$992,500	$1,032,500
Loan type	Interest only	Interest only	Interest only	Interest only
Loan term	30 years	30 years	30 years	30 years
Interest rate	4.99%	4.99%	4.99%	4.99%
Rental income	**$775p/w**	**$810p/w**	**$855p/w**	**$900p/w**
Vacancy	2 weeks p/a	2 weeks p/a	2 weeks p/a	2 weeks p/a
Annual Rent	$38,750	$40,500	$42,750	$45,000
Yield	**5.04%**	**4.56%**	**4.50%**	**4.55%**
Annual costs				
Mortgage payments	$40,045	$46,282	$49,526	$51,522
Property management	8.5% incl GST	8.5% incl GST	8.5% incl GST	8.5% incl GST
Letting fee (1 week rent + gst)	$0	$0	$0	$0
Rates	$3,500	$3,500	$4,000	$4,000
Residents association (Including Insurance)	$2,221	$2,521	$2,835	$2,835
Insurance	$0	$0	$0	$0
Body corporate	$0	$0	$0	$0
Maintenance	$750	$750	$750	$750
Accounting	$250	$250	$250	$250
Other costs	$0	$0	$0	$0
Weekly cost to client (year 1) income if negative	**($217)**	**($312)**	**($351)**	**($350)**
Net Yield	**3.60%**	**3.25%**	**3.16%**	**3.24%**
Projection term	10 years	10 years	10 years	10 years
Capital growth rate p/a	6.00%	6.00%	6.00%	6.00%
Projected property value	$1,430,887	$1,654,743	$1,771,148	$1,842,782
Projected mortgage	$802,500	$927,500	$992,500	$1,032,500
Projected equity	**$628,387**	**$727,243**	**$778,648**	**$810,282**
Deposit required during construction	10%	10%	10%	10%
Amount required	$79,900	$92,400	$98,900	$102,900
Deposit interest rate (if borrowed)	4.99%	4.99%	4.99%	4.99%
Interest per week on deposit (if borrowed)	$76.67	$88.67	$94.91	$98.74

The figures in the above cashflow are merely assumptions and, as such, they should not be solely relied upon by buyers. We encourage all buyers to undertake their own due diligence and cashflow analysis to ascertain their personal understanding and validation of these figures or of chosen figures of their own.