# Property Investment Analysis

| | Typology 1 |
|---|---|
| **Lot 17 Aarts Estate, Tuakau, Auckland** | 3 Bedroom \| 2 Bathroom \| Double Garage |
| | Townhouse |
| **Purchase price** | **$824,000** |
| Set up costs (lawyer, valuation, etc) | $3,500 |
| Cash deposit (if any) | $0 |
| Loan amount | $827,500 |
| Loan type | Interest only |
| Loan term | 30 years |
| Interest rate | 4.99% |
| **Rental income** | **$605p/w** |
| Vacancy | 2 weeks p/a |
| Annual Rent | $30,250 |
| **Yield** | **3.82%** |
| **Annual costs** | |
| Mortgage payments | $41,292 |
| Property management | 8.5% incl GST |
| Letting fee (1 week rent + gst) | $0 |
| Rates | $3,500 |
| Residents association (Including Insurance) | $0 |
| Insurance | $1,900 |
| Body corporate | $0 |
| Maintenance | $750 |
| Accounting | $250 |
| Other costs | $0 |
| **Weekly cost to client (year 1) income if negative** | **($385)** |
| **Net Yield** | **2.58%** |
| Projection term | 10 years |
| Capital growth rate p/a | 5.00% |
| Projected property value | $1,342,209 |
| Projected mortgage | $827,500 |
| **Projected equity** | **$514,709** |
| Deposit required during construction | 10% |
| Amount required | $82,400 |
| Deposit interest rate (if borrowed) | 4.99% |
| Interest per week on deposit (if borrowed) | $79.07 |

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.