

Financial Feasibility (Pre-Tax) - \$550k

PROPERTY:	Brisbane North / Brisbane North West	
LOAN STRUCTURE:	80% LVR / Interest Only / 4.4%	
Purchase Price	\$	550,000.00
Purchasing Costs	\$	142,930.00
Stamp Duty	\$	19,395.00
Bank Fees	\$	700.00
Legal	\$	2,100.00
Deposit	\$	110,000.00
Misc.	\$	1,000.00
Milk Chocolate (remainder)	\$	9,735.00
Loan Amount	\$	440,000.00
Loan to Value Ratio (LVR)		80.00%
Renovation Budget (Estimate Only)	\$	30,000.00
Milk Chocolate Project Concierge Fee	\$	4,500.00
YOUR FUNDS REQUIRED FOR PURCHASE & RENO	\$	177,430.00

BUY & HOLD

Rent value based on property in current condition and not post renovation (if applicable)

Monthly Cash Flow

Rent Received (\$450/wk)*	\$	1,950.00
Holding Costs	\$	631.00
Agent commission (8%)	\$	156.00
Rates (council & water) <TBC>	\$	385.00
Insurance (Landlord, Build & Contents)	\$	90.00
Loan Repayment (4.4% @ 30yrs @ IO)	\$	1,614.00
SURPLUS / (DEFICIT)	\$	(295.00)

* If renovated, rent may increase to \$480/wk based on supporting data.
Reducing monthly deficit to \$175.

Financial Feasibility (Pre-Tax) - \$600k

PROPERTY:	Brisbane North / Brisbane North West	
LOAN STRUCTURE:	80% LVR / Interest Only / 4.4%	
Purchase Price	\$	600,000.00
Purchasing Costs	\$	152,930.00
Stamp Duty	\$	19,395.00
Bank Fees	\$	700.00
Legal	\$	2,100.00
Deposit	\$	120,000.00
Misc.	\$	1,000.00
Milk Chocolate (remainder)	\$	9,735.00
Loan Amount	\$	480,000.00
Loan to Value Ratio (LVR)		80.00%
Renovation Budget (Estimate Only)	\$	0.00
Milk Chocolate Project Concierge Fee	\$	0.00
YOUR FUNDS REQUIRED FOR PURCHASE & RENO	\$	152,930.00

BUY & HOLD

Rent value based on property in current condition and not post renovation (if applicable)

Monthly Cash Flow

Rent Received (\$500/wk)*	\$	2,166.00
Holding Costs	\$	648.28
Agent commission (8%)	\$	173.28
Rates (council & water) <TBC>	\$	385.00
Insurance (Landlord, Build & Contents)	\$	90.00
Loan Repayment (4.4% @ 30yrs @ IO)	\$	1,761.00
SURPLUS / (DEFICIT)	\$	(243.28)

* If renovated, rent may increase to \$530/wk based on supporting data.
Reducing monthly deficit to \$123.