

*You may insert additional rows for other items not already included*

Time of purchase		Capex		Holding period recurring items		
				Weekly	Monthly	Annual
Deposit saved	_____	Savings	_____			
Grants and rebates	_____	Loan finance	_____			
Mortgage	_____					
Property purchase price	_____	Renovations/improvements	_____	Mortgage repayments	_____	
Title search	_____	Replacement fixtures	_____	Council rates	_____	
Conveyancing	_____			Home and/or contents insurance	_____	
Loan establishment fees	_____			Bank fees	_____	
Stamp duty	_____			Body corporate fees	_____	
Legal	_____			Loan for improvements	_____	
Buyers agent fees	_____			Repairs and maintenance	_____	
	\$0		\$0		\$0	\$0
<b>Net cash position after purchase and capital expenditure:</b>		<b>\$0</b>		<b>Forecast net annual cash position</b>		<b>\$0</b>

*Please note that the below example is designed to highlight important factors in considering your property purchase and should not be used as a financial planning tool.*

Investment factors		
Your income tax rate		\$
Forecast annual tax impact		%
Forecast annual cash position after tax		\$
Expected average annual growth rate		\$
Estimated holding period (years)		%
Forecast property value at sale		years
Estimated holding cost		\$
Potential capital gain on property		\$
		\$

You may insert additional rows for other items not already included

Time of purchase	Capex	Holding period recurring items		
		Weekly	Monthly	Annual
Deposit saved	Savings	Rental income		
Grants and rebates	Loan finance			
Mortgage				
Property purchase price	Renovations/improvements	Mortgage repayments		
Title search	Replacement fixtures	Council rates		
Conveyancing		Home and/or contents insurance		
Loan establishment fees		Bank fees		
Stamp duty		Body corporate fees		
Legal		Loan for improvements		
Buyers agent fees		Repairs and maintenance		
		Property manager fees		
		Landlord's insurance		
		Rental vacancy		
<b>Net cash position after purchase and capital expenditure:</b>		<b>\$0</b>	<b>Forecast net annual cash position</b>	
				<b>\$0</b>

**BAG:**  
 ANZ estimates that repair and maintenance costs are equal to approximately 1.2% of rent income per year

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Investment factors		
Weekly cost of holding the property		\$
Your income tax rate		%
Forecast annual tax impact		\$
Forecast annual cash position after tax		\$
Expected average annual growth rate		%
Estimated holding period		years
Forecast property value at sale		\$
Estimated holding cost		\$
Potential capital gain on property		\$

Time of purchase		Capex		Holding period recurring items			
				Enter only one value per item, may be any frequency			
				Weekly	Monthly	Annual	
Deposit saved	\$ 34,000	Savings	\$ 5,500	Rental income	\$ 390	\$ -	\$ 20,280
Grants and rebates	\$ 4,000	Loan finance	\$ 15,000				
Mortgage	\$ 184,000						
Property purchase price	\$ 212,000	Renovations/improvements	\$ 20,000	Mortgage repayments	\$ -	\$ 1,800	\$ 21,600
Title search	\$ 30	Replacement fixtures	\$ 1,800	Council rates	\$ -	\$ 128	\$ 1,536
Conveyancing	\$ 200			Home and/or contents insurance	\$ -	\$ 70	\$ 840
Loan establishment fees	\$ 700			Bank fees	\$ -	\$ 10	\$ 120
Stamp duty	\$ 3,800			Body corporate fees	\$ -	\$ 410	\$ 4,920
Legal	\$ 950			Loan for improvements	\$ -	\$ 500	\$ 6,000
Buyers agent fees	\$ 5,000			Repairs and maintenance	\$ 5	\$ -	\$ 243
				Property manager fees	\$ 31	\$ -	\$ 1,622
				Landlord's insurance	\$ -	\$ -	\$ 1,000
				Rental vacancy	\$ -	\$ -	\$ 1,170
	<b>-\$680</b>		<b>-\$1,300</b>		<b>-\$361</b>	<b>-\$1,564</b>	<b>-\$18,772</b>
<b>Net cash position after purchase and capital expenditure:</b>			<b>-\$1,980</b>	<b>Forecast net annual cash position</b>		<b>-\$18,772</b>	

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Investment factors	
Weekly cost of holding the property	\$361
Personal income tax rate	32.5%
Forecast annual tax impact	\$6,101
Forecast annual cash position after tax	-\$12,671
Expected average annual growth rate	6.2%
Estimated holding period (years)	5.50
Forecast property value at sale	\$315,135
Estimated holding cost	-\$69,690
Potential capital gain on property	\$33,445