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Studio 2 floors

conversion rate

Cost of Property

	Variable			
	1.6			
	\$101,480.00			
	£63,425.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$29,200.00	\$2,433.33	£18,250.00	£1,520.83
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$240.00	\$20.00	£150.00	£12.50
Management fee	\$7,300.00	\$608.33	£4,562.50	£380.21
Property Tax	\$5.07	\$0.42	£3.17	£0.26
	\$7,945.07	\$662.09	£4,965.67	£413.81
If mortgaged at 60% repayments 15yrs	\$7,439.04	\$619.92	£4,649.40	£387.45

Net return after Mortgage payment £8,634.93 £719.58

Net return before Mortgage payment £13,284.33
20.9%

Cash on cash return based on 60% mortgage

40% Deposit £25,370.00
return after mortgage £8,634.93
34.0%

Return over 5 years (not including capital growth)

40% Deposit £25,370.00
Income over 5 yrs £43,174.64
170.18%

2 Bed 2 flr

conversion rate

Cost of Property

	Variable			
	1.6			
	\$165,120.00			
	£103,200.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$36,500.00	\$3,041.67	£22,812.50	£1,901.04
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$288.00	\$24.00	£180.00	£15.00
Management fee	\$9,125.00	\$760.42	£5,703.13	£475.26
Property Tax	\$8.26	\$0.69	£5.16	£0.43
	\$9,821.26	\$818.44	£6,138.29	£511.52
If mortgaged at 60% repayments 15yrs	\$12,362.88	\$1,030.24	£7,726.80	£643.90

Net return after Mortgage payment £8,947.42 £745.62

Net return before Mortgage payment £16,674.22
16.2%

Cash on cash return based on 60% mortgage

40% Deposit £41,280.00
return after mortgage £8,947.42
21.7%

Return over 5 years (not including capital growth)

40% Deposit £41,280.00
Income over 5 yrs £44,737.08
108.37%

Studio flr 3-4

conversion rate

Cost of Property

	Variable			
	1.6			
	\$109,219.20			
	£68,262.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$29,200.00	\$2,433.33	£18,250.00	£1,520.83
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$240.00	\$20.00	£150.00	£12.50
Management fee	\$7,300.00	\$608.33	£4,562.50	£380.21
Property Tax	\$5.46	\$0.46	£3.41	£0.28
	\$7,945.46	\$662.12	£4,965.91	£413.83
If mortgaged at 60% repayments 15yrs	\$8,037.89	\$669.82	£5,023.68	£418.64

Net return after Mortgage payment £8,260.41 £688.37

Net return before Mortgage payment £13,284.09
19.5%

Cash on cash return based on 60% mortgage

40% Deposit £27,304.80
return after mortgage £8,260.41
30.3%

Return over 5 years (not including capital growth)

40% Deposit £27,304.80
Income over 5 yrs £41,302.03
151.26%

2 bed flr 3-4

conversion rate

Cost of Property

	Variable			
	1.6			
	\$172,000.00			
	£107,500.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$36,500.00	\$3,041.67	£22,812.50	£1,901.04
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$288.00	\$24.00	£180.00	£15.00
Management fee	\$9,125.00	\$760.42	£5,703.13	£475.26
Property Tax	\$8.60	\$0.72	£5.38	£0.45
	\$9,821.60	\$818.47	£6,138.50	£511.54
If mortgaged at 60% repayments 15yrs	\$12,895.30	\$1,074.61	£8,059.56	£671.63

Net return after Mortgage payment £8,614.44 £717.87

Net return before Mortgage payment £16,674.00
15.5%

Cash on cash return based on 60% mortgage

40% Deposit £43,000.00
return after mortgage £8,614.44
20.0%

Return over 5 years (not including capital growth)

40% Deposit £43,000.00
Income over 5 yrs £43,072.20
100.17%

Studio flr 5-6

conversion rate

Cost of Property

	Variable			
	1.6			
	\$116,960.00			
	£73,100.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$29,200.00	\$2,433.33	£18,250.00	£1,520.83
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$240.00	\$20.00	£150.00	£12.50
Management fee	\$7,300.00	\$608.33	£4,562.50	£380.21
Property Tax	\$5.85	\$0.49	£3.66	£0.30
	\$7,945.85	\$662.15	£4,966.16	£413.85
If mortgaged at 60% repayments 15yrs	\$1,825.00	\$152.08	£5,397.96	£449.83

Net return after Mortgage payment £7,885.89 £657.16

Net return before Mortgage payment £13,283.85
18.2%

Cash on cash return based on 60% mortgage

40% Deposit £29,240.00
return after mortgage £7,885.89
27.0%

Return over 5 years (not including capital growth)

40% Deposit £29,240.00
Income over 5 y€ £39,429.43
134.85%

2 bed flr 5-6

conversion rate

Cost of Property

	Variable			
	1.6			
	\$180,600.00			
	£112,875.00			
Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$36,500.00	\$3,041.67	£22,812.50	£1,901.04
Maintenance fee	\$400.00	\$33.33	£250.00	£20.83
Insurance	\$288.00	\$24.00	£180.00	£15.00
Management fee	\$9,125.00	\$760.42	£5,703.13	£475.26
Property Tax	\$9.03	\$0.75	£5.64	£0.47
	\$9,822.03	\$818.50	£6,138.77	£511.56
If mortgaged at 60% repayments 15yrs	\$2,281.25	\$190.10	£8,475.36	£706.28

Net return after Mortgage payment £8,198.37 £683.20

Net return before Mortgage payment £16,673.73
14.8%

Cash on cash return based on 60% mortgage

40% Deposit £45,150.00
return after mortgage £8,198.37
18.2%

Return over 5 years (not including capital growth)

40% Deposit £45,150.00
Income over 5 y€ £40,991.86
90.79%

2 bed pool villa

Variable

conversion rate

1.6

\$206,400.00

Cost of Property

£129,000.00

Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$43,800.00	\$3,650.00	£27,375.00	£2,281.25
Maintenance fee	\$800.00	\$66.67	£500.00	£41.67
Insurance	\$400.00	\$33.33	£250.00	£20.83
Management fee	\$10,950.00	\$912.50	£6,843.75	£570.31
Property Tax	\$10.32	\$0.86	£6.45	£0.54
	\$12,160.32	\$1,013.36	£7,600.20	£633.35
If mortgaged at 60% repayments 15yrs	\$15,556.80	\$1,296.40	£9,723.00	£810.25

Net return after Mortgage payment

£10,051.80 £837.65

Net return before Mortgage payment

£19,774.80
15.3%

Cash on cash return based on 60% mortgage

40% Deposit £51,600.00
return after mortgage £10,051.80
19.5%

Return over 5 years (not including capital growth)

40% Deposit £51,600.00
Income over 5 ye £50,259.00
97.40%

3 bed pool villa

Variable
1.6

\$292,400.00

Cost of Property

£182,750.00

Expenses	Annual (\$)	Monthly (\$)	Annual (£)	Monthly (£)
Gross income	\$58,400.00	\$4,866.67	£36,500.00	£3,041.67
Maintainance fee	\$1,200.00	\$100.00	£750.00	£62.50
Insurance	\$480.00	\$40.00	£300.00	£25.00
Management fee	\$14,600.00	\$1,216.67	£9,125.00	£760.42
Property Tax	\$14.62	\$1.22	£9.14	£0.76
	\$16,294.62	\$1,357.89	£10,184.14	£848.68
If mortgaged at 60% repayments 15yrs	\$22,210.75	\$1,850.90	£13,881.72	£1,156.81

Net return after Mortgage payment

£12,434.14 £1,036.18

Net return before Mortgage payment

£26,315.86
14.4%

Cash on cash return based on 60% mortgage

40% Deposit £73,100.00
return after mortgage £12,434.14
17.0%

Return over 5 years (not including capital growth)

40% Deposit £73,100.00
Income over 5 ye £62,170.71
85.05%