

depreciation schedule

Loan Calculations	Investment
Purchase Price	380,000
Tax Rate	31.5%
Rental Growth	5%
Capital Growth	5%
Rent (weekly)	310
Loan Amount	380,000
Rate	6.55%
Term (Years)	30
Interest	\$2,074.17



Year	Rental Income	Interest	Rental Claims	Depreciation	Shortfall/Surplus	Tax	Net	Net Cash Flow	Net Cash Flow	Property
Purchase										\$380,000
1	\$16,120	\$24,890	\$3,224	\$6,250	\$(18,244)	\$5,747	\$(12,497)	\$(6,247)	\$(120)	\$399,000
2	\$16,926	\$24,890	\$3,385	\$6,250	\$(17,599)	\$5,544	\$(12,055)	\$(5,805)	\$(112)	\$418,950
3	\$17,772	\$24,890	\$3,554	\$6,250	\$(16,922)	\$5,330	\$(11,592)	\$(5,342)	\$(103)	\$439,898
4	\$18,661	\$24,890	\$3,732	\$6,250	\$(16,211)	\$5,107	\$(11,105)	\$(4,855)	\$(93)	\$461,892
5	\$19,594	\$24,890	\$3,919	\$6,250	\$(15,465)	\$4,871	\$(10,593)	\$(4,343)	\$(84)	\$484,987
6	\$20,574	\$24,890	\$4,115	\$6,250	\$(14,681)	\$4,625	\$(10,057)	\$(3,807)	\$(73)	\$509,236
7	\$21,602	\$24,890	\$4,320	\$6,250	\$(13,858)	\$4,365	\$(9,493)	\$(3,243)	\$(62)	\$534,698
8	\$22,682	\$24,890	\$4,536	\$6,250	\$(12,994)	\$4,093	\$(8,901)	\$(2,651)	\$(51)	\$561,433
9	\$23,817	\$24,890	\$4,763	\$6,250	\$(12,087)	\$3,807	\$(8,279)	\$(2,029)	\$(39)	\$589,505
10	\$25,007	\$24,890	\$5,001	\$6,250	\$(11,134)	\$3,507	\$(7,627)	\$(1,377)	\$(26)	\$618,980
	\$202,756	\$248,900	\$40,551	\$62,500	\$(149,195)	\$46,997	\$(102,199)	\$(39,699)	\$(763)	

* Based on a loan for 100% of the purchase of \$380,000 using the equity in your existing property such that the Loan to Value Ratio is 80%. Calculated using Plan Lendings current Performance Plus Variable Rate of 6.55%, a marginal tax rate of 31.5%, property and rental growth rates of 5% and and rent of \$310 per week. Terms and conditions apply with full cost information and comparison rates available upon application. Applications for finance are subject to the Bank's normal credit approval. Full terms and conditions will be included in the Bank's loan offer. Other fees and charges may be payable.

Information correct as at 11 June 2010

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