

Product Overview: ZSrehab Flip Calculator

Purpose

A real estate deal calculator for house flippers and investors. Models the ZSrehab 100% loan product and calculates:

- Loan eligibility and sizing
 - Closing costs
 - Profitability
 - Deal analysis
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Core Features

1. Loan Calculation & Eligibility

- Loan-to-Value (LTV): max 75% of ARV
- Loan-to-Cost (LTC): based on purchase price + rehab
- Eligibility checks:
 - FICO score
 - Experience level (number of deals)
 - Liquidity requirements
 - Property type restrictions
- Loan sizing with holdback calculations

2. Three Calculation Modes

- HIDEOUT: Detailed fee breakdown (Walker fees, Hideout fees, etc.)
- NORMAL: Simplified 6% of purchase price
- CUSTOM: Manual entry of all fees

3. Closing Cost Calculator

- Lender fees:
 - Origination points

- Underwriting, processing, doc prep, wire fees
- Other lender fees
- Third-party/settlement fees:
 - Transfer taxes
 - Title insurance (PA rate table)
 - Legal/settlement fees
 - Title search
 - Recording fees
 - Walker Doc Prep & Other Fees
 - Hideout Transfer Fee & Annual Fee (prorated)
 - Roamingwood Quarterly fees (prorated)
 - School Tax (prorated, July 1–June 30)
- Title Add-Ons module:
 - CPL (Closing Protection Letter) fees
 - Title endorsements (ALTA 9, 8.1, 6.2, 13, 14, Survey, Condo)
 - Rules-based calculation by lender type
 - Manual override option

4. Tax Proration Engine

- Pennsylvania tax proration:
 - County, Township, School District taxes
 - Millage-based calculations
 - Auto-calculated periods based on closing date
 - School tax: July 1–June 30 period
- Fee cadence system:
 - Annual prorated
 - Quarterly prorated (Roamingwood)
 - One-time fixed
 - One-time rate-based

5. Profitability Analysis

- Exit strategies:
 - SELL: Selling commission, transfer taxes, holding costs
 - REFI: Refinance LTV, points, fixed fees
- Metrics:
 - Net profit
 - ROI

- Project ROI
- Net margin
- Cash-on-cash return
- Holding costs:
 - Monthly payments
 - Utilities (electric)
 - Insurance
 - Other carrying costs

6. Lender Comparison Tool

- Save multiple lender profiles
- Compare side-by-side:
 - Interest rates
 - Points
 - Fees
 - Total costs
- Include/exclude lenders from comparison
- Notes per lender

7. Sensitivity Analysis

- Holding period scenarios
- Interest rate scenarios
- Rehab overrun scenarios
- Break-even analysis
- Target profit/ROI calculations

8. Deal Management

- Save deals to Supabase database
- Load saved deals
- Delete deals
- Deal naming and notes
- User authentication (Supabase Auth)

9. Advanced Features

- Max Offer Calculator: maximum allowable offer for target profit

- Seller Net Analysis: seller-side calculations
- Tax Proration Card: detailed tax breakdown
- Cash Flow & Capital Requirements
- Break-Even Targets
- Valuation & Returns analysis
- Profit Table with multiple ARV scenarios

10. Reporting & Export

- Report Mode: printable HUD-style closing statement
 - Detailed fee breakdowns
 - PDF-ready format
 - HUD line items
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How It Works

User Flow:

1. Authentication: Login/Signup via Supabase
1. Input property details:
 - Address, property type, specs
 - Purchase price, ARV, rehab budget
 - Closing date
1. Configure loan:
 - Select lender or enter custom terms
 - Interest rate, points, fees
1. Set closing costs:
 - Choose HIDEOUT/NORMAL/CUSTOM mode
 - Configure third-party fees
 - Set up Title Add-Ons (CPL & Endorsements)
1. Configure tax proration:
 - Enter millage rates
 - Set fee cadences (annual/quarterly)
1. View results:
 - Loan eligibility
 - Total cash to close
 - Profitability metrics

- Sensitivity analysis
1. Save & compare:
 - Save deal
 - Compare multiple lenders
 - Export report

Calculation Engine:

- Real-time calculations on input change
- Rules-based logic:
 - PA title insurance rate table lookup
 - Fee proration by cadence
 - Eligibility rules enforcement
 - Loan sizing constraints
- Error handling and validation

Data Persistence:

- Supabase backend:
 - User authentication
 - Deal storage
 - Lender profiles
 - Real-time sync
 - Row-level security (RLS)
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Technical Stack

- Frontend: React 19 + TypeScript
- Build: Vite
- Styling: Tailwind CSS
- Backend: Supabase (PostgreSQL + Auth)
- Charts: Recharts

This is a specialized tool for real estate investors to analyze and compare deals, with detailed closing cost calculations and profitability modeling.