

# 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.