

14511 SE 21st Pl Bellevue, WA 98007

FLIP:

(1)计算借贷成本：假设向银行借投资贷款，银行允许贷款 80%(68 万 * 80% = 54.4 万)，用现金 13.6 万，收 2 点，8%利率，6 个月后卖出，那么借贷成本一共是 $54.4 * 2\% + 54.4 * 8\% / 12 * 6 = 1.084 + 2.176 = 3.26$ 万

(2)计算交成本和 staging：4.5% commission = 2.16 万, staging:0.28 万, closing cost: 0.5 万, excise tax: 1.78% = 0.85, 一共 3.79 万

(3)售价 48 万，维修 20 万，ARV 90 万

(4)是否满足 70%原则？

$48 \text{ 万} \leq 90 \text{ 万} * 70\% - (20 \text{ 万} + 3.26 \text{ 万} + 3.79 \text{ 万}) = 63 \text{ 万} - 27 \text{ 万} = 36 \text{ 万}$

不满足！所以不要 flip

BRRRR

买入：480k

本金：480k * 20% = 96k

贷款：480k * 80% = 384k 按 2 点，3%利率

借贷成本： $384 * 2\% + 384 * 3\% / 12 * 6 = 13.44\text{k}$

Commission: 3% of 480k = 16k

Closing cost: 5000,

装修: 200k

Refinance: 75% of ARV 900k = 675k

可以拿出 $675\text{k} - 13.44\text{k} - 16\text{k} - 5\text{k} - 200\text{k} - 96\text{k} = 344.56\text{k}$

月现金流:

Insurance: 200

Tax: 600

Vacancy: 8%

Maintain: 500

Mortgage: 2900

Rent: 3200

$$\text{Cashflow} = 3200 (1*8\%) - 2900 - 500 - 600 - 200 = -1256$$