

Property		Rates		About you	
Purchase Price	\$447,000	Loan Interest	2.60%	Age	39
CPF Grant		Max OA Contribution	\$1,380	Year Bought	2016
Loan	\$0	Downpayment (Cash) %	0.00%	Balance lease	58
Loan Tenure (Years)	0	Downpayment (CPF) %	10.00%		
		CPF Interest	2.50%		
Downpayment in Cash	\$0				
Downpayment in CPF	\$30,000				
Full Loan + Interest	#NUM!				
Monthly Repayment	#NUM!				
Selling in Year (x)	15	Estimated Selling Price*	\$330,188	* Estimated based on past data for HDB (no guarantee hor)	
		Take Home Cash Prediction**	#NUM!	** Prediction excludes reno cost, stamp duties and agent fees	
		Total Cash+CPF Outlay	#NUM!	*** Include CPF + Accrued Interest	
		Final Nett Profit Prediction	#NUM!		

Year End	Year Ago	Year	Balance Loans	CPF Account			Additional Cash			Loans				Selling Price	Take Home Cash	Total Outlay	Net Profits	Reference Appreciation	https://crankit.com/real-estate/charlotte-north-carolina/2009-3-year-4-income-5-year-wh-9-28-30-30
				CPF Account		Interest	Additional Cash		Balance Loan	Annual Interest	Capital Repaid	Total Repaid							
				Monthly	Total Used		Monthly	Total Used											
2016	39	1	50	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$430,275	ANULM	ANULM	ANULM		
2017	40	2	50	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$421,425	ANULM	ANULM	ANULM		
2018	41	3	50	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$423,638	ANULM	ANULM	ANULM		
2019	42	4	50	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$419,890	ANULM	ANULM	ANULM		
2020	43	5	54	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$468,682	ANULM	ANULM	ANULM		
2021	44	6	53	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$450,275	ANULM	ANULM	ANULM		
2022	45	7	52	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$392,488	ANULM	ANULM	ANULM		
2023	46	8	51	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$398,792	ANULM	ANULM	ANULM		
2024	47	9	50	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$378,913	ANULM	ANULM	ANULM		
2025	48	10	49	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$369,120	ANULM	ANULM	ANULM		
2026	49	11	48	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$361,338	ANULM	ANULM	ANULM		
2027	50	12	47	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$353,551	ANULM	ANULM	ANULM		
2028	51	13	46	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$345,762	ANULM	ANULM	ANULM		
2029	52	14	45	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$337,976	ANULM	ANULM	ANULM		
2030	53	15	44	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$330,188	ANULM	ANULM	ANULM		
2031	54	16	43	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$322,401	ANULM	ANULM	ANULM		
2032	55	17	42	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$314,613	ANULM	ANULM	ANULM		
2033	56	18	41	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$306,826	ANULM	ANULM	ANULM		
2034	57	19	40	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$299,038	ANULM	ANULM	ANULM		
2035	58	20	39	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$291,251	ANULM	ANULM	ANULM		
2036	59	21	38	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$283,463	ANULM	ANULM	ANULM		
2037	60	22	37	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$275,676	ANULM	ANULM	ANULM		
2038	61	23	36	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$267,888	ANULM	ANULM	ANULM		
2039	62	24	35	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$260,101	ANULM	ANULM	ANULM		
2040	63	25	34	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	ANULM	\$252,314	ANULM	ANULM	ANULM		
2041	64	26	33	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$244,526	ANULM	ANULM	ANULM		
2042	65	27	32	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$236,738	ANULM	ANULM	ANULM		
2043	66	28	31	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$228,951	ANULM	ANULM	ANULM		
2044	67	29	30	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$221,164	ANULM	ANULM	ANULM		
2045	68	30	29	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$213,376	ANULM	ANULM	ANULM		
2046	69	31	28	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$205,588	ANULM	ANULM	ANULM		
2047	70	32	27	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$197,801	ANULM	ANULM	ANULM		
2048	71	33	26	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$190,014	ANULM	ANULM	ANULM		
2049	72	34	25	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$182,226	ANULM	ANULM	ANULM		
2050	73	35	24	SO	ANULM	ANULM	SO	ANULM	SO	ANULM	SO	ANULM	ANULM	\$174,438	ANULM	ANULM	ANULM		

Take Home Cash = Selling - CPF Accrued - Balance Loan
Total Outlay = All paid up cash and eqd (including interest)
Profits = Selling Price - Balance Loan - Total Outlay

Balance Lease	Rate
1	-100.00%
2	-71.43%
3	-41.67%
4	-29.41%
5	-22.73%
6	-18.52%
7	-15.63%
8	-13.51%
9	-11.90%
10	-10.64%
11	-9.62%
12	-8.77%
13	-8.06%
14	-7.46%
15	-6.94%
16	-6.49%
17	-6.10%
18	-5.75%
19	-5.43%
20	-5.15%
21	-4.90%
22	-4.67%
23	-4.46%
24	-4.27%
25	-4.10%
26	-3.94%
27	-3.79%
28	-3.65%
29	-3.52%
30	-3.40%
31	-3.29%
32	-3.18%
33	-3.09%
34	-2.99%
35	-2.91%
36	-2.82%
37	-2.75%
38	-2.67%
39	-2.60%
40	-2.54%
41	-2.48%
42	-2.42%

43	-2.36%
44	-2.30%
45	-2.25%
46	-2.20%
47	-2.16%
48	-2.11%
49	-2.07%
50	-2.02%
51	-1.98%
52	-1.95%
53	-1.91%
54	-1.87%
55	-1.84%
56	-1.81%
57	-1.77%
58	-1.74%
59	-1.71%
60	-1.68%
61	-1.00%
62	-1.00%
63	-1.00%
64	-1.00%
65	-1.00%
66	-1.00%
67	-1.00%
68	-1.00%
69	-1.00%
70	-1.00%
71	0.00%
72	0.00%
73	0.00%
74	0.00%
75	0.00%
76	0.00%
77	0.00%
78	0.00%
79	0.00%
80	1.00%
81	1.00%
82	1.00%
83	1.00%
84	1.00%
85	2.00%

86	2.00%
87	2.00%
88	2.00%
89	2.00%
90	4.00%
91	4.00%
92	4.00%
93	4.00%
94	30.00%
95	0.00%
96	0.00%
97	0.00%
98	0.00%
99	0.00%