Flip to Yourself Deal Analyzer —Activity

Example: $700,000 Deal

Purchase Price: $700,000
Renovation Budget: $80,000
After-Repair Value (ARV): $900,000
Monthly Rent: $4,000
Monthly Expenses (taxes, insurance, utilities): $1,200
Refinance Loan-to-Value (LTV): 80%

Step 1: Equity Created = ARV - (Purchase + Reno) = $900,000 - $780,000 = $120,000
Step 2: Refinance Amount = 80% x $900,000 = $720,000
Step 3: Available Pull-Out Equity = $720,000 - Original Financing ($700,000) = $20,000
Step 4: Monthly Cash Flow (Rent - Expenses - Mortgage) ≈ $4,000 - $1,200 - $2,800 = $0 (breakeven, equity growth strategy)

Your Turn: Deal Worksheet

Purchase Price: ____________________________

Renovation Budget: _________________________

After-Repair Value (ARV): ______________________

Monthly Rent: ______________________________

Monthly Expenses (taxes, insurance, utilities): __________________

Refinance Loan-to-Value (LTV): ___________________

Equity Created: ______________________________

Refinance Amount: ___________________________

Available Pull-Out Equity: ______________________

Monthly Cash Flow: ___________________________

Decision: ☐ Keep ☐ Flip ☐ Joint Venture

Reflection Questions

1. What was your biggest takeaway from this exercise?
2. How could this strategy help you scale your portfolio?
3. What resources or partners would you need to make this work?

Name: Date: