



INVESTMENT
MANAGEMENT

GERMANY - RESIDENTIAL

Property Fact Check

Size / # of Rooms	107 square meter / 4 Rooms
Building Condition	Overall positive
Purchase Price	269.000 EUR
Est. Market Value*	255.400 EUR (Current Condition) / 286.300 EUR (renovated)
Est. Rental Value*	980 EUR (softly renovated-Cold)
Est. Renovation **	20.000 EUR (Bathroom & WC soft renovation & painting)
Est. Kitchen	0 EUR
Example Financials	
Side Cost***	31.984 EUR
Total Invest	320.984 EUR
Down Payment	150.000 EUR
Financing Volume	170.984 EUR
Credit Rate (5,5%)	783 EUR (4% Interest + 1,5% Capital Payback)
Hausgeld (Landlord)	146 EUR****
Net Monthly Payment	-51 EUR (Rental Income Cold - Credit Rate - Hausgeld)
Negotiation Power	Low

Strategy Summary

This property offers a good investment chance even at the current level of price. Soft renovation is worth it to attract a better tenant target group. Garage is not critical as there are many options around the building. Soft renovation of bathroom and WC can be completed in 4 weeks. Target group would be families and in this case, less fluctuation is expected. Hausgeld is a bit high, probably because of the elevator. 4 Room flat type is in high demand in the location, therefore offers good exit chances.

*Market Value is always based on an internal AI Model, that compares current and historical offers

**Renovation budget is a first indication based on completed projects

***Side costs consist of the following: Grunderwerbsteuer (6,5%), Notary (2%), Agency (3,39%)

****“Hausgeld Landlord” is usually one third of the Hausgeld. The exact amount can be determined after getting the detailed documents