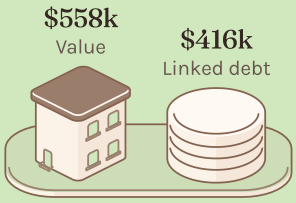
PropRetire



Property analysis

The property's equity is $142,000 on 26 Oct 2026.

4/12 Coastal Parade, Frankston VIC 3199

Prepared for	Mitchell household
Prepared by	Daniel Mitchell
Date	26 Oct 2026

Contents

1. Equity and value 2

2. Cash each month 3

3. If sold 4

Appendix 4

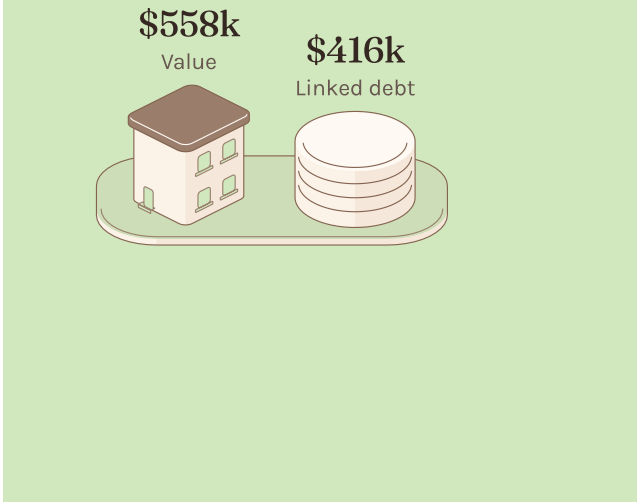
Notes 5

1. Equity and value

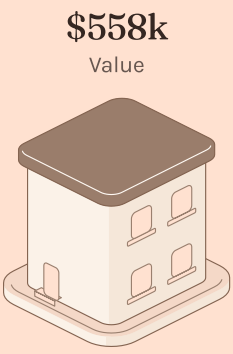
Equity

$142,000



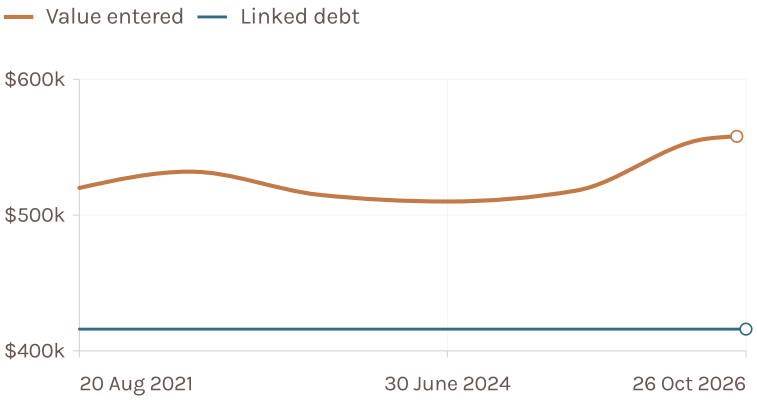


Debt to value	Share of property value	Share of linked debt
74.6%	10.2%	27.0%



Value

$558,000



Since purchase	PropRetire value
+$38,000 (7.3%)	Unavailable

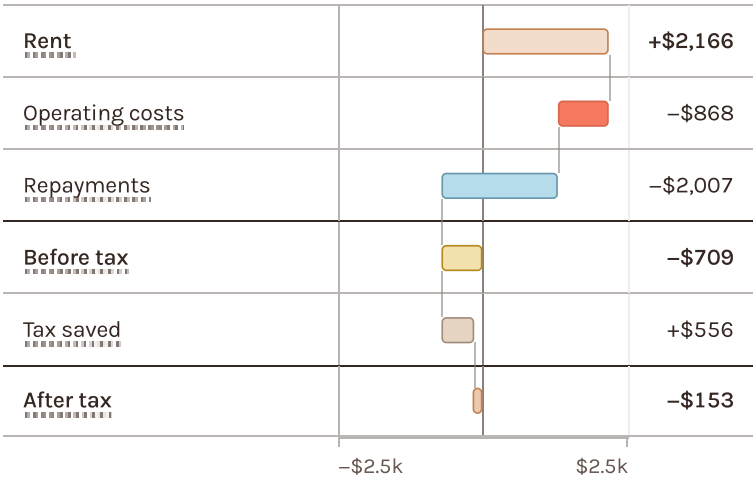
Working, Appendix A · page 4

2. Cash each month

Cash result after tax

−$153

You put in $153 a month to keep it, after tax.

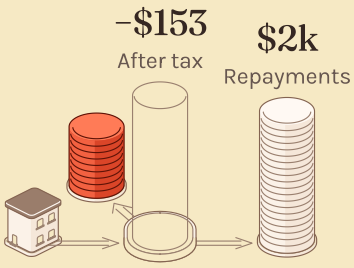


Gross yield

4.66%

Net operating yield

2.79%

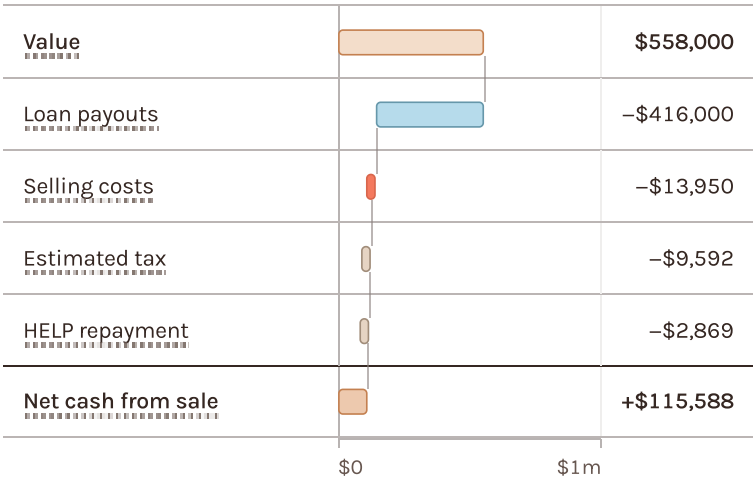


3. If sold

Cash from a sale today

+$115,588

A sale at $558,000, once the loans, costs and tax are paid.





Equity after costs and tax	Change in net position	Net position after the sale	Living costs covered
$118,458	$23,542 lower, the costs and tax	$6,139,829	53.6 months

Appendix

A Value

Dated property values

Period	Value entered	Linked debt
20 Aug 2021	$520,000	$416,000
30 June 2022	$532,000	$416,000
30 June 2023	$515,000	$416,000
30 June 2024	$510,000	$416,000
30 June 2025	$518,000	$416,000

Period	Value entered	Linked debt
30 June 2026	$556,000	$416,000
30 Sept 2026	$558,000	$416,000
26 Oct 2026	Unavailable	$416,000

Notes

Equity and value

1. Equity	What the property is worth less what you owe on it, before selling costs and tax. A $600,000 home with $400,000 owed has $200,000 of equity.
2. Value	What the property is worth now: the latest value you entered, or its PropRetire value where the market evidence is newer. Recorded 30 Sept 2026.
3. Linked debt	What you still owe on the loans borrowed for the property. If you owe $400,000 on a loan taken out only for this home, all $400,000 is linked to it.
4. Debt to value	How much of the value you still owe. $400,000 owed on a $600,000 home is 67%.
5. Share of property value	This property's value as a share of every current property's value.
6. Share of linked debt	The linked debt of this property as a share of the debt linked to every current property.
7. Value	The values you entered, and the PropRetire value. It moves your latest value with local market evidence for the same home type, and stays level once that evidence ends. The linked debt shows on each day a value was recorded, as the records stood that day, and the gap between the lines is equity.
8. Since purchase	The change from what you paid, the purchase price, to the value.
9. PropRetire value	A PropRetire value of Frankston unit is not published yet.

Cash each month

10. Cash result after tax	An average month for the whole property, before it is split between owners.
11. Rent	The rent, as an average month of this financial year.
12. Operating costs	The operating costs, as an average month of this financial year.
13. Repayments	Interest and principal on the linked loans, as an average month of this financial year.

14. Before tax	Rent less operating costs and repayments in an average month of this financial year, before tax.
15. Tax saved	How much less tax and HELP the property's owners are estimated to pay this financial year because of it, as an average month, to the dollar. Each owner's tax is estimated with and without the property's rent and costs, at their share of it.
16. After tax	The cash result before tax plus the tax effect, in an average month of this financial year, to the dollar.
17. Gross yield	A year's rent as a share of what the property is worth, before any costs. $31,200 a year on a $600,000 home is 5.2%.
18. Net operating yield	A year's rent less operating costs, as a share of what the property is worth, before repayments and tax. $31,200 of rent less $6,000 of costs on a $600,000 home is 4.2%.

If sold

19. Cash from a sale today	A sale at the value, with the saved 2.5% selling cost, no main-residence exemption, and the part of each loan borrowed for this property repaid from the proceeds. It estimates capital gains tax for each legal owner.
20. Value	The value the property sells at today.
21. Loan payouts	The part of each loan borrowed for this property, repaid from the sale.
22. Selling costs	Agent, legal and marketing costs at the selling-cost rate saved on this property.
23. Estimated tax	Capital gains tax estimated for the legal owners from the recorded cost base and use history.
24. HELP repayment	The extra HELP repayment owed because the gain raises income in the year of sale.
25. Net cash from sale	What the legal owners hold after the loans, selling costs and estimated tax are settled. It stays with the person.
26. Equity after costs and tax	Value less linked debt, selling costs and the estimated tax on a sale today.
27. Change in net position	What the selling costs and estimated tax take from the net position. Repaying the linked loans lowers cash and debt alike, so it changes nothing.
28. Net position after the sale	The net position today once this sale takes its selling costs and estimated tax.
29. Living costs covered	The cash the owners who are people hold after the sale, divided by their monthly living expenses.