

1 Year Performance Projection

1 Year Occupancy & Maintenance Warranty Included
Dayton, OH 45406
3br/1ba

Square Feet	1,015
Initial Market Value	\$64,900
Purchase Price	\$64,900
Downpayment	\$16,225
Loan Origination Fees	\$487
Depreciable Closing Costs	\$2,596
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$19,308
Cost per Square Foot	\$64
Monthly Rent per Square Foot	\$0.68

Income	Monthly	Annual
Gross Rent	\$695	\$8,340
Vacancy Losses	-\$35	-\$417
Operating Income	\$660	\$7,923

Expenses	Monthly	Annual
Property Taxes	-\$122	-\$1,460
Insurance	-\$22	-\$260
Management Fees	-\$53	-\$634
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$35	-\$417
Other	-\$0	-\$0
Operating Expenses	-\$231	-\$2,771

Net Performance	Monthly	Annual
Net Operating Income	\$429	\$5,152
- Mortgage Payments	-\$254	-\$3,047
= Cash Flow	\$175	\$2,105
+ Principal Reduction	\$63	\$751
+ First-Year Appreciation	\$324	\$3,894
= Gross Equity Income	\$563	\$6,750
+ Tax Savings	\$0	\$0
= GEI w/Tax Savings	\$563	\$6,750



Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$48,675	\$0
Monthly Payment	\$253.91	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	4.750%	0.000%
Monthly PMI	\$0	

Financial Indicators		
Debt Coverage Ratio		1.69
Annual Gross Rent Multiplier		8
Monthly Gross Rent Multiplier		93
Capitalization Rate		7.9%
Cash on Cash Return		11%
Total Return on Investment		35%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange		

Assumptions		
Real Estate Appreciation Rate		6%
Vacancy Rate		5%
Management Fee		8%
Maintenance Percentage		5%

Comments	
Cottage cute inside and out! All the upgrades and easy	
*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.	