

1 Year Performance Projection

Nice Cash Flow Property
Dayton, OH 45403
3BR, 2BA, Built in 1895



Square Feet	1,752
Initial Market Value	\$89,900
Purchase Price	\$89,900
Downpayment	\$22,475
Loan Origination Fees	\$1,517
Depreciable Closing Costs	\$4,495
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$28,487
Cost per Square Foot	\$51
Monthly Rent per Square Foot	\$0.51

Income	Monthly	Annual
Gross Rent	\$900	\$10,800
Vacancy Losses	-\$72	-\$864
Operating Income	\$828	\$9,936

Expenses	Monthly	Annual
Property Taxes	-\$117	-\$1,402
Insurance	-\$50	-\$602
Management Fees	-\$66	-\$795
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$72	-\$864
Other	-\$0	-\$0
Operating Expenses	-\$305	-\$3,664

Net Performance	Monthly	Annual
Net Operating Income	\$523	\$6,272
- Mortgage Payments	-\$448	-\$5,378
= Cash Flow	\$75	\$895
+ Principal Reduction	\$57	\$686
+ First-Year Appreciation	\$450	\$5,394
= Gross Equity Income	\$581	\$6,975
+ Tax Savings	\$34	\$411
= GEI w/Tax Savings	\$615	\$7,386

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$67,425	\$0
Monthly Payment	\$448.13	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	6.990%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.17
Annual Gross Rent Multiplier	8
Monthly Gross Rent Multiplier	100
Capitalization Rate	7.0%
Cash on Cash Return	3%
Total Return on Investment	24%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

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

Comments

*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.