

1 Year Performance Projection

Jackson home built in 1956
 Jackson , MS 39211
 Rented and performing investment property



Square Feet	1,290
Initial Market Value	\$95,000
Purchase Price	\$95,000
Downpayment	\$23,750
Loan Origination Fees	\$1,603
Depreciable Closing Costs	\$4,750
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$30,103
Cost per Square Foot	\$74
Monthly Rent per Square Foot	\$0.77

Income	Monthly	Annual
Gross Rent	\$992	\$11,904
Vacancy Losses	-\$69	-\$833
Operating Income	\$923	\$11,071

Expenses	Monthly	Annual
Property Taxes	-\$119	-\$1,425
Insurance	-\$79	-\$950
Management Fees	-\$50	-\$600
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$69	-\$833
Other	-\$0	-\$0
Operating Expenses	-\$317	-\$3,808

Net Performance	Monthly	Annual
Net Operating Income	\$605	\$7,262
- Mortgage Payments	-\$474	-\$5,683
= Cash Flow	\$132	\$1,580
+ Principal Reduction	\$60	\$725
+ First-Year Appreciation	\$238	\$2,850
= Gross Equity Income	\$430	\$5,155
+ Tax Savings	\$18	\$217
= GEI w/Tax Savings	\$448	\$5,372

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$71,250	\$0
Monthly Payment	\$473.55	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	6.990%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.28
Annual Gross Rent Multiplier	8
Monthly Gross Rent Multiplier	96
Capitalization Rate	7.6%
Cash on Cash Return	5%
Total Return on Investment	17%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

Assumptions	
Real Estate Appreciation Rate	3%
Vacancy Rate	7%
Management Fee	\$50
Maintenance Percentage	7%

Comments
3/2 currently rented for \$992. Located in Northeast J
*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.