

1 Year Performance Projection

SFH in Rock Island
Rock Island, IL 61201
Over 1% RTP solid home



Square Feet	1,152
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	\$82
Monthly Rent per Square Foot	\$0.87

Income	Monthly	Annual
Gross Rent	\$1,000	\$12,000
Vacancy Losses	-\$80	-\$960
Operating Income	\$920	\$11,040

Expenses	Monthly	Annual
Property Taxes	-\$119	-\$1,425
Insurance	-\$52	-\$627
Management Fees	-\$83	-\$994
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$50	-\$600
Other	-\$0	-\$0
Operating Expenses	-\$304	-\$3,646

Net Performance	Monthly	Annual
Net Operating Income	\$616	\$7,394
- Mortgage Payments	-\$474	-\$5,683
= Cash Flow	\$143	\$1,712
+ Principal Reduction	\$60	\$725
+ First-Year Appreciation	\$475	\$5,700
= Gross Equity Income	\$678	\$8,137
+ Tax Savings	\$14	\$171
= GEI w/Tax Savings	\$692	\$8,308

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		1.30
Annual Gross Rent Multiplier		8
Monthly Gross Rent Multiplier		95
Capitalization Rate		7.8%
Cash on Cash Return		6%
Total Return on Investment		27%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange		

Assumptions		
Real Estate Appreciation Rate		6%
Vacancy Rate		8%
Management Fee		9%
Maintenance Percentage		5%

Comments

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