

1 Year Performance Projection

High Cash Flow
Eight Mile, AL 36613
4BR, 1BA, Built 1983



Square Feet	1,397
Initial Market Value	\$78,000
Purchase Price	\$78,000
Downpayment	\$15,600
Loan Origination Fees	\$624
Depreciable Closing Costs	\$3,900
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$20,124
Cost per Square Foot	\$56
Monthly Rent per Square Foot	\$0.68

Income	Monthly	Annual
Gross Rent	\$950	\$11,400
Vacancy Losses	-\$76	-\$912
Operating Income	\$874	\$10,488

Expenses	Monthly	Annual
Property Taxes	-\$65	-\$780
Insurance	-\$72	-\$858
Management Fees	-\$70	-\$839
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$48	-\$570
Other	-\$0	-\$0
Operating Expenses	-\$254	-\$3,047

Net Performance	Monthly	Annual
Net Operating Income	\$620	\$7,441
- Mortgage Payments	-\$326	-\$3,906
= Cash Flow	\$295	\$3,535
+ Principal Reduction	\$80	\$963
+ First-Year Appreciation	\$195	\$2,340
= Gross Equity Income	\$570	\$6,838
+ Tax Savings	\$0	\$0
= GEI w/Tax Savings	\$570	\$6,838

Mortgage Info	First	Second
Loan-to-Value Ratio	80%	0%
Loan Amount	\$62,400	\$0
Monthly Payment	\$325.51	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	4.750%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.90
Annual Gross Rent Multiplier	7
Monthly Gross Rent Multiplier	82
Capitalization Rate	9.5%
Cash on Cash Return	18%
Total Return on Investment	34%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

Assumptions	
Real Estate Appreciation Rate	3%
Vacancy Rate	8%
Management Fee	8%
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.