

1 Year Performance Projection

Investment Opportunity!
Merrillville, IN 46410
4 Bed 2 Bath Home | Built in 1963



Square Feet	1,925
Initial Market Value	\$155,000
Purchase Price	\$155,000
Downpayment	\$38,750
Loan Origination Fees	\$2,616
Depreciable Closing Costs	\$7,750
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$49,116
Cost per Square Foot	\$81
Monthly Rent per Square Foot	\$0.86

Income	Monthly	Annual
Gross Rent	\$1,650	\$19,800
Vacancy Losses	-\$132	-\$1,584
Operating Income	\$1,518	\$18,216

Expenses	Monthly	Annual
Property Taxes	-\$258	-\$3,100
Insurance	-\$65	-\$775
Management Fees	-\$152	-\$1,822
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$132	-\$1,584
Other	-\$0	-\$0
Operating Expenses	-\$607	-\$7,281

Net Performance	Monthly	Annual
Net Operating Income	\$911	\$10,935
- Mortgage Payments	-\$773	-\$9,272
= Cash Flow	\$139	\$1,664
+ Principal Reduction	\$99	\$1,183
+ First-Year Appreciation	\$775	\$9,300
= Gross Equity Income	\$1,012	\$12,147
+ Tax Savings	\$56	\$667
= GEI w/Tax Savings	\$1,068	\$12,814

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$116,250	\$0
Monthly Payment	\$772.63	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	6.990%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.18
Annual Gross Rent Multiplier	8
Monthly Gross Rent Multiplier	94
Capitalization Rate	7.1%
Cash on Cash Return	3%
Total Return on Investment	25%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

Assumptions	
Real Estate Appreciation Rate	6%
Vacancy Rate	8%
Management Fee	10%
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.