



# PERFORMANCE PROJECTION

## FINANCIAL INDICATORS

Property Address	10 Woodland Park Ter, Spencer, OK 73084-2740, Oklahoma County		
Initial Market Value	\$65,000.00		
Purchase Price	\$65,000.00		
Initial Equity	0.0%		
Return on Investment	<b>CASH</b>		<b>FINANCED</b>
Cash-On-Cash	7.3%		9.7%
Capitalization Rate	7.5%		7.5%
Rent-to-Value	1.0%		1.0%

## ACQUISITION COSTS AND MORTGAGE ASSUMPTIONS

	<b>CASH</b>		<b>FINANCED</b>	
Down Payment Amount	\$65,000.00		\$52,000.00	
Mortgage Interest Rate	N/A		4.20%	
Loan Term (YR)	N/A		30	
Down Payment (20% SFR, 25% Multifamily)	100.0%		20.0%	
Loan Amount	\$0.00		\$13,000.00	
Loan-To-Value Ratio	0.0%		80.0%	
Monthly Principle and Interest	\$0.00		\$254.29	
Lending Fees	\$0.00		\$1,765.00	
Origination Fees (commercial loan = .005%)	\$0.00		\$1,600.00	
Survey	\$0.00		\$165.00	
Escrows	\$0.00		\$1,225.00	
Insurance (quote on file)	\$0.00		\$575.00	
Flood Insurance	\$0.00		\$0.00	
Taxes (estimated cost, 12 months)	\$0.00		\$650.00	
Title Costs and State Fees	\$993.00		\$1,449.00	
Closing Protection Letter (CPL)	\$25.00		\$25.00	
E-Recording Fee	\$10.00		\$10.00	
Final Title Report	\$120.00		\$120.00	
Lender's Title Insurance	\$0.00		\$53.00	
Owner's Title Insurance	\$375.00		\$375.00	
Closing Fee	\$150.00		\$150.00	
Title Examination	\$200.00		\$200.00	
Settlement Service Fee	\$100.00		\$100.00	
Deed Filing Fee	\$13.00		\$13.00	
Mortgage Filing Fee	\$0.00		\$13.00	
Mortgage Cert. Fee	\$0.00		\$5.00	
Mortgage Tax	\$0.00		\$60.00	
Mobile Notary	\$0.00		\$325.00	
Appraisal (\$400-\$600)	\$0.00		\$475.00	
Inspections	\$699.00		\$699.00	
Home Inspection	\$250.00		\$250.00	
Termite Inspection	\$99.00		\$99.00	
Sewer Inspection	\$250.00		\$250.00	
Contractor Bid to Repair	\$100.00		\$100.00	
Other Inspection	\$0.00		\$0.00	
Leasing Fees (only applicable on vacant properties)	\$0.00		\$0.00	
<b>Total Cash Investment</b>	<b>\$66,692.00</b>		<b>\$18,613.00</b>	

## INCOME

	<b>CASH</b>		<b>FINANCED</b>	
	<b>Monthly</b>	<b>Annually</b>	<b>Monthly</b>	<b>Annually</b>
Gross Scheduled Income (GSI)	\$650.00	\$7,800.00	\$650.00	\$7,800.00
Rent Income	\$650.00	\$7,800.00	\$650.00	\$7,800.00
Pet Fee Income	\$0.00	\$0.00	\$0.00	\$0.00
Less Vacancy Losses (5% of GSI)	\$32.50	\$390.00	\$32.50	\$390.00
<b>Gross Operating Income (GOI)</b>	<b>\$617.50</b>	<b>\$7,410.00</b>	<b>\$617.50</b>	<b>\$7,410.00</b>

## EXPENSES AND NET PERFORMANCE

	<b>CASH</b>		<b>FINANCED</b>	
	<b>Monthly</b>	<b>Annually</b>	<b>Monthly</b>	<b>Annually</b>
Less Total Operating Expenses	\$212.58	\$2,551.00	\$212.58	\$2,551.00
Less Insurance Premium	\$47.92	\$575.00	\$47.92	\$575.00
Less Flood Insurance Premium	\$0.00	\$0.00	\$0.00	\$0.00
Less Property Tax	\$54.17	\$650.00	\$54.17	\$650.00
Less Property Management (10% of GSI)	\$65.00	\$780.00	\$65.00	\$780.00
Less Repairs and Maintenance 7%	\$45.50	\$546.00	\$45.50	\$546.00
Less Utilities	\$0.00	\$0.00	\$0.00	\$0.00
Less Landscaping	\$0.00	\$0.00	\$0.00	\$0.00
Less Annual HOA	\$0.00	\$0.00	\$0.00	\$0.00
<b>Net Operating Income</b>	<b>\$404.92</b>	<b>\$4,859.00</b>	<b>\$404.92</b>	<b>\$4,859.00</b>
Less Mortgage Principle and Interest	\$0.00	\$0.00	\$254.29	\$3,051.47
<b>Before-Tax-Cash Flow (BTCF)</b>	<b>\$404.92</b>	<b>\$4,859.00</b>	<b>\$150.63</b>	<b>\$1,807.53</b>