



PERFORMANCE PROJECTION

FINANCIAL INDICATORS

Property Address	202 North Oaks		
Square Feet	750		
Initial Market Value	\$86,000.00		
Purchase Price	\$86,000.00		
Price Per Square Foot	\$114.67		
Initial Equity	0.0%		
Return on Investment	CASH	FINANCED	
Cash-On-Cash	4.1%	-1.9%	
Capitalization Rate	4.2%	4.2%	
Rent-to-Value	0.7%	0.7%	

ACQUISITION COSTS AND MORTGAGE ASSUMPTIONS

	CASH	FINANCED
Down Payment Amount	\$86,000.00	\$17,200.00
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	\$68,800.00
Loan-To-Value Ratio	0.0%	80.0%
Monthly Principle and Interest	\$0.00	\$336.44
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	\$1,720.00
Insurance (est sec 8 rate)	\$0.00	\$860.00
Flood Insurance	\$0.00	\$0.00
Taxes (estimated cost, 12 months)	\$0.00	\$860.00
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	\$788.99	\$788.99
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: Electrical Bid	\$89.99	\$89.99
Leasing Fees (only applicable on vacant properties)	\$0.00	\$0.00
Total Cash Investment	\$87,781.99	\$23,397.99

INCOME

	CASH		FINANCED	
	Monthly	Annually	Monthly	Annually
Gross Scheduled Income (GSI)	\$567.00	\$6,804.00	\$567.00	\$6,804.00
Rent Income	\$567.00	\$6,804.00	\$567.00	\$6,804.00
Pet Fee Income	\$0.00	\$0.00	\$0.00	\$0.00
Less Vacancy Losses (5% of GSI)	\$28.35	\$340.20	\$28.35	\$340.20
Gross Operating Income (GOI)	\$538.65	\$6,463.80	\$538.65	\$6,463.80

EXPENSES AND NET PERFORMANCE

	CASH		FINANCED	
	Monthly	Annually	Monthly	Annually
Less Total Operating Expenses	\$239.72	\$2,876.68	\$239.72	\$2,876.68
Less Insurance Premium	\$71.67	\$860.00	\$71.67	\$860.00
Less Flood Insurance Premium	\$0.00	\$0.00	\$0.00	\$0.00
Less Property Tax	\$71.67	\$860.00	\$71.67	\$860.00
Less Property Management (10% of GSI)	\$56.70	\$680.40	\$56.70	\$680.40
Less Repairs and Maintenance (8% of GSI)	\$39.69	\$476.28	\$39.69	\$476.28
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
Net Operating Income	\$298.93	\$3,587.12	\$298.93	\$3,587.12
Less Mortgage Principle and Interest	\$0.00	\$0.00	\$336.44	\$4,037.33
Before-Tax-Cash Flow (BTCF)	\$298.93	\$3,587.12	-\$37.52	-\$450.21