



PERFORMANCE PROJECTION

FINANCIAL INDICATORS

Property Address	9314 NE 45th ST, Spencer, OK 73084		
Square Feet	924		
Initial Market Value	\$82,000.00		
Purchase Price	\$82,000.00		
Price Per Square Foot	\$88.74		
Initial Equity	0.0%		
Return on Investment	CASH	FINANCED	
Cash-On-Cash	8.0%	12.8%	
Capitalization Rate	8.2%	8.2%	
Rent-to-Value	1.1%	1.1%	

ACQUISITION COSTS AND MORTGAGE ASSUMPTIONS

	CASH	FINANCED	
Down Payment Amount	\$82,000.00	\$16,400.00	
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	\$65,600.00	
Loan-To-Value Ratio	0.0%	80.0%	
Monthly Principle and Interest	\$0.00	\$320.80	
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	\$1,476.00	
Insurance (quote on file)	\$0.00	\$656.00	
Flood Insurance (quote on file)	\$0.00	\$0.00	
Taxes (estimated cost, 12 months)	\$0.00	\$820.00	
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	\$878.98	\$878.98	
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 and HVAC	\$179.98	\$179.98	
Leasing Fees (only applicable on vacant properties)	\$0.00	\$0.00	
Total Cash Investment	\$83,871.98	\$22,443.98	

INCOME

	CASH		FINANCED	
	Monthly	Annually	Monthly	Annually
Gross Scheduled Income (GSI)	\$875.00	\$10,500.00	\$875.00	\$10,500.00
Rent Income	\$875.00	\$10,500.00	\$875.00	\$10,500.00
Pet Fee Income	\$0.00	\$0.00	\$0.00	\$0.00
Less Vacancy Losses (5% of GSI)	\$43.75	\$525.00	\$43.75	\$525.00
Gross Operating Income (GOI)	\$831.25	\$9,975.00	\$831.25	\$9,975.00

EXPENSES AND NET PERFORMANCE

	CASH		FINANCED	
	Monthly	Annually	Monthly	Annually
Less Total Operating Expenses	\$271.75	\$3,261.00	\$271.75	\$3,261.00
Less Insurance Premium	\$54.67	\$656.00	\$54.67	\$656.00
Less Flood Insurance Premium	\$0.00	\$0.00	\$0.00	\$0.00
Less Property Tax	\$68.33	\$820.00	\$68.33	\$820.00
Less Property Management (10% of GSI)	\$87.50	\$1,050.00	\$87.50	\$1,050.00
Less Repairs and Maintenance (7% of GSI)	\$61.25	\$735.00	\$61.25	\$735.00
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
Net Operating Income	\$559.50	\$6,714.00	\$559.50	\$6,714.00
Less Mortgage Principle and Interest	\$0.00	\$0.00	\$320.80	\$3,849.54
Before-Tax-Cash Flow (BTCF)	\$559.50	\$6,714.00	\$238.70	\$2,864.46