



# 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	<b>CASH</b>	<b>FINANCED</b>	
Cash-On-Cash	7.1%	9.4%	
Capitalization Rate	7.2%	7.2%	
Rent-to-Value	1.0%	1.0%	

## ACQUISITION COSTS AND MORTGAGE ASSUMPTIONS

	<b>CASH</b>	<b>FINANCED</b>
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	\$1,512.96
Insurance (quote on file )	\$0.00	\$652.96
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: <a href="#">Electrical Bid</a>	\$89.99	\$89.99
Leasing Fees (only applicable on vacant properties)	\$0.00	\$0.00
<b>Total Cash Investment</b>	<b>\$87,781.99</b>	<b>\$23,190.95</b>

## INCOME

	<b>CASH</b>		<b>FINANCED</b>	
	<b>Monthly</b>	<b>Annually</b>	<b>Monthly</b>	<b>Annually</b>
Gross Scheduled Income (GSI)	\$825.00	\$9,900.00	\$825.00	\$9,900.00
Rent Income	\$825.00	\$9,900.00	\$825.00	\$9,900.00
Pet Fee Income	\$0.00	\$0.00	\$0.00	\$0.00
Less Vacancy Losses (5% of GSI)	\$41.25	\$495.00	\$41.25	\$495.00
<b>Gross Operating Income (GOI)</b>	<b>\$783.75</b>	<b>\$9,405.00</b>	<b>\$783.75</b>	<b>\$9,405.00</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	\$266.33	\$3,195.96	\$266.33	\$3,195.96
Less Insurance Premium	\$54.41	\$652.96	\$54.41	\$652.96
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)	\$82.50	\$990.00	\$82.50	\$990.00
Less Repairs and Maintenance (8% of GSI)	\$57.75	\$693.00	\$57.75	\$693.00
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>\$517.42</b>	<b>\$6,209.04</b>	<b>\$517.42</b>	<b>\$6,209.04</b>
Less Mortgage Principle and Interest	\$0.00	\$0.00	\$336.44	\$4,037.33
<b>Before-Tax-Cash Flow (BTCF)</b>	<b>\$517.42</b>	<b>\$6,209.04</b>	<b>\$180.98</b>	<b>\$2,171.71</b>