



|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$1,550.00             | \$1,272.33               | \$277.67                  | 6.88%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$13,410.00            | \$30,907.50              | 10.78%                    | 6.88%                      |

**Property Information**

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$195,000.00        |
| Purchase Closing Costs:       | \$0.00              |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$195,000.00</b> |
| After Repair Value            |                     |

**Property Description**

Single-family new build

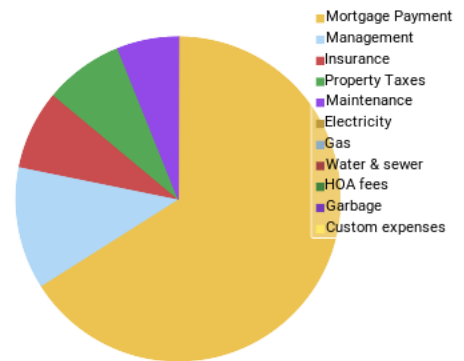
|                         |                 |
|-------------------------|-----------------|
| Down Payment:           | \$29,250.00     |
| Loan Amount:            | \$165,750.00    |
| Loan Points:            | 1.0             |
| Loan Fees:              | \$1,657.50      |
| Amortized Over:         | 30 years        |
| Loan Interest Rate:     | 4.500%          |
| <b>Monthly P&amp;I:</b> | <b>\$839.83</b> |

**Income**



|              |                   |
|--------------|-------------------|
| Rent         | \$1,550.00        |
| <b>Total</b> | <b>\$1,550.00</b> |

**Expenses**



|                  |                   |                 |          |
|------------------|-------------------|-----------------|----------|
| Electricity      | \$0.00            | Gas             | \$0.00   |
| Water & sewer    | \$0.00            | HOA fees        | \$0.00   |
| Garbage          | \$0.00            | Custom expenses |          |
| Maintenance      | \$77.50           | Management      | \$155.00 |
| Insurance        | \$100.00          | Property Taxes  | \$100.00 |
| Mortgage Payment | \$839.83          |                 |          |
| <b>Total</b>     | <b>\$1,272.33</b> |                 |          |

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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$165,750.00 |                      |      |
| Gross Rent Multiplier:          | 10.48         |                      |      |
| Income-Expense Ratio (2% Rule): | 0.79%         |                      |      |
| Typical Cap Rate:               | 6.88%         | Debt Coverage Ratio: | 1.33 |
| ARV based on Cap Rate:          | \$195,000.00  |                      |      |

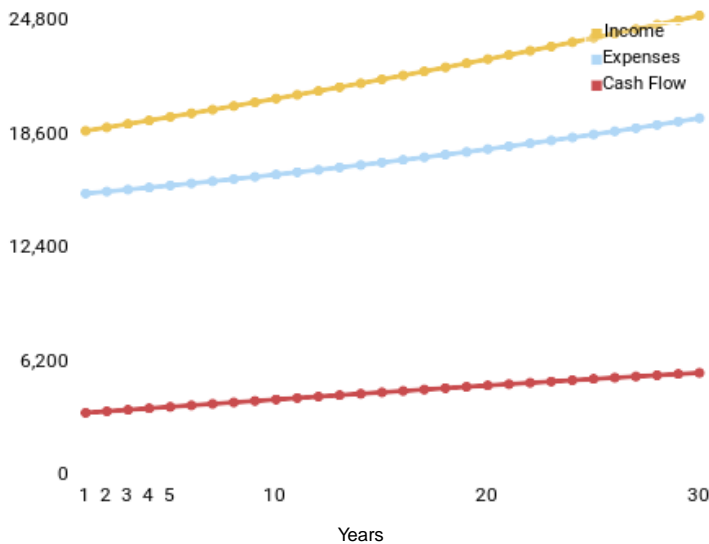
## 50% Rule Cash Flow Estimates

|  |                 |
|--|-----------------|
| Total Monthly Income:                          | \$1,550.00      |
| x50% for Expenses:                             | \$775.00        |
| Monthly Payment/Interest Payment:              | \$839.83        |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>-\$64.83</b> |

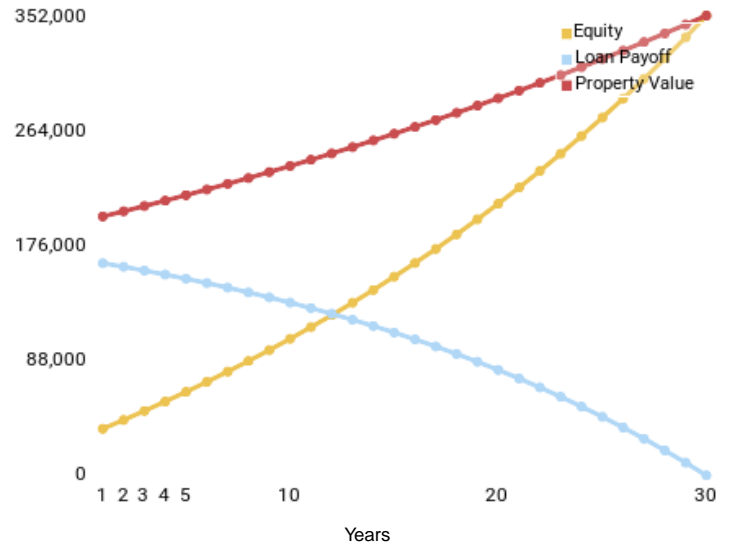
## Analysis Over Time

| Annual Growth Assumptions   | 2% Expenses | 1% Income | 2% Property Value |           |           |           |           |
|-----------------------------|-------------|-----------|-------------------|-----------|-----------|-----------|-----------|
|                             | Year 1      | Year 2    | Year 5            | Year 10   | Year 15   | Year 20   | Year 30   |
| Total Annual Income         | \$18,786    | \$18,974  | \$19,549          | \$20,546  | \$21,594  | \$22,696  | \$25,070  |
| Total Annual Expenses       | \$15,372    | \$15,478  | \$15,808          | \$16,405  | \$17,063  | \$17,790  | \$19,479  |
| Total Annual Cashflow       | \$3,414     | \$3,496   | \$3,741           | \$4,141   | \$4,531   | \$4,905   | \$5,591   |
| Cash on Cash ROI            | 11.05%      | 11.31%    | 12.10%            | 13.40%    | 14.66%    | 15.87%    | 18.09%    |
| Property Value              | \$198,900   | \$202,878 | \$215,296         | \$237,704 | \$262,444 | \$289,760 | \$353,216 |
| Equity                      | \$35,824    | \$42,599  | \$64,202          | \$104,956 | \$152,662 | \$208,725 | \$353,216 |
| Loan Balance                | \$163,076   | \$160,279 | \$151,094         | \$132,748 | \$109,783 | \$81,035  | \$0       |
| Total Profit if Sold        | \$8,331     | \$18,602  | \$51,182          | \$111,846 | \$181,433 | \$261,282 | \$458,679 |
| Compound Annual Growth Rate | 27%         | 27%       | 22%               | 17%       | 14%       | 12%       | 10%       |

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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**House Size (sq. ft)**  
**Year Built**

1412.0  
2022

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