

1 Year Performance Projection

100% Occupied Duplex
Punta Gorda, FL 33983
2 bdrm/ 2 bath each side - Built 2023



Square Feet	2,104
Initial Market Value	\$425,000
Purchase Price	\$425,000
Downpayment	\$106,250
Loan Origination Fees	\$3,188
Depreciable Closing Costs	\$12,750
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$122,188
Cost per Square Foot	\$202
Monthly Rent per Square Foot	\$1.68

Income	Monthly	Annual
Gross Rent	\$3,540	\$42,480
Vacancy Losses	-\$283	-\$3,398
Operating Income	\$3,257	\$39,082

Expenses	Monthly	Annual
Property Taxes	-\$638	-\$7,650
Insurance	-\$106	-\$1,275
Management Fees	-\$261	-\$3,127
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$71	-\$850
Other	-\$0	-\$0
Operating Expenses	-\$1,075	-\$12,901

Net Performance	Monthly	Annual
Net Operating Income	\$2,182	\$26,180
- Mortgage Payments	-\$2,015	-\$24,177
= Cash Flow	\$167	\$2,004
+ Principal Reduction	\$297	\$3,563
+ First-Year Appreciation	\$2,125	\$25,500
= Gross Equity Income	\$2,589	\$31,067
+ Tax Savings	\$208	\$2,490
= GEI w/Tax Savings	\$2,796	\$33,557

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$318,750	\$0
Monthly Payment	\$2,014.72	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	6.500%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Debt Coverage Ratio	1.08
Annual Gross Rent Multiplier	10
Monthly Gross Rent Multiplier	120
Capitalization Rate	6.2%
Cash on Cash Return	2%
Total Return on Investment	25%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange	

Assumptions	
Real Estate Appreciation Rate	6%
Vacancy Rate	8%
Management Fee	8%
Maintenance Percentage	2%

Comments

*Information is not guaranteed and investors should do their own research, get professional advice and conduct due diligence prior to investing.