## 1 Year Performance Projection

CLIENT Edmond, OK 73013 3 bedrooms 2 bathrooms 3BR, 2BA, Built in 2021

Projected Rent

Vacancy Losses

**Operating Income** 

Initial Market Value		\$280,000
Illitial Market Value		φ260,000
Purchase Price		\$280,000
Downpayment		\$84,000
Loan Origination Fees		\$3,920
Depreciable Closing Costs		\$14,000
Other Costs and Fixup		\$0
Approximate Cash Invested		\$101,920
Cost per Square Foot		\$173
Monthly Rent per Square Foot		\$1.17
Projected Income	Monthly	Annual

\$1,895

-\$152

\$1,743

\$22,740

-\$1,819

\$20,921

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Estimated Expenses	Monthly	Annual
Property Taxes	-\$292	-\$3,500
Insurance	-\$98	-\$1,176
Management Fees	-\$0	-\$0
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$24	-\$288
Maintenance	-\$38	-\$455
Other (Utilities, Supplies, etc.)	-\$0	-\$0
Operating Expenses	-\$452	-\$5,419

Net Performance	Monthly	Annual
Net Operating Income	\$1,292	\$15,502
- Mortgage Payments	-\$1,082	-\$12,985
= Cash Flow	\$210	\$2,517
+ Principal Reduction	\$0	\$0
+ First-Year Appreciation	\$1,400	\$16,800
= Gross Equity Income	\$1,610	\$19,317



Mortgage Info	First	Second
Loan-to-Value Ratio	70%	0%
Loan Amount	\$196,000	\$0
Monthly Payment	\$1,082.08	\$0.00
Loan Type	Interest Only Fixed	
Term	10 Years	
Interest Rate	6.625%	0.000%
Monthly PMI	\$0	

Financial Indicators		
Rent-to-Value Ratio <sup>™</sup> (RV Ratio <sup>™</sup> )	0.7%	
Debt Coverage Ratio	1.19	
Annual Gross Rent Multiplier	12	
Capitalization Rate	5.5%	
Cash on Cash Return	2%	
Return on Investment	19%	
+ Tax Benefits: Deductions, Depreciation, 1031 Exchan		

Assumptions	
Projected Appreciation Rate	6%
Vacancy Rate	8%
Management Fee	0%
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.