

## 1 Year Performance Projection

### CLIENT

Edmond, OK 73013  
3BR, 2BA, Built in 2021



Square Feet	1,619
Initial Market Value	\$280,000
Purchase Price	\$280,000
Downpayment	\$84,000
Loan Origination Fees	\$3,920
Depreciable Closing Costs	\$14,000
Other Closing Costs and Fixup	\$0
<b>Initial Cash Invested</b>	<b>\$101,920</b>
Cost per Square Foot	\$173
Monthly Rent per Square Foot	\$1.17

Income	Monthly	Annual
Gross Rent	\$1,895	\$22,740
Vacancy Losses	-\$152	-\$1,819
<b>Operating Income</b>	<b>\$1,743</b>	<b>\$20,921</b>

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	-\$0	-\$0
<b>Operating Expenses</b>	<b>-\$452</b>	<b>-\$5,419</b>

Net Performance	Monthly	Annual
<b>Net Operating Income</b>	<b>\$1,292</b>	<b>\$15,502</b>
- Mortgage Payments	-\$1,082	-\$12,985
<b>= Cash Flow</b>	<b>\$210</b>	<b>\$2,517</b>
+ Principal Reduction	\$0	\$0
+ First-Year Appreciation	\$1,400	\$16,800
<b>= Gross Equity Income</b>	<b>\$1,610</b>	<b>\$19,317</b>
+ Tax Savings	\$175	\$2,105
<b>= GEI w/Tax Savings</b>	<b>\$1,785</b>	<b>\$21,422</b>

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	
Debt Coverage Ratio	1.19
Annual Gross Rent Multiplier	12
Monthly Gross Rent Multiplier	148
Capitalization Rate	5.5%
Cash on Cash Return	2%
<b>Total Return on Investment</b>	<b>19%</b>
<b>+ Tax Benefits: Deductions, Depreciation, 1031 Exchange</b>	

Assumptions	
Real Estate 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.