

1 Year Performance Projection

Duplex
Ocala, FL 34472
4 bedrooms 4 bathrooms 2025 year built
2-10 warranty



Square Feet	1,761
Initial Market Value	\$399,900
Purchase Price	\$399,900
Downpayment	\$99,975
Loan Origination Fees	\$11,847
Depreciable Closing Costs	\$11,997
Other Costs and Fixup	\$60
Approximate Cash Invested	\$123,879
Cost per Square Foot	\$227
Monthly Rent per Square Foot	\$1.53

Projected Income	Monthly	Annual
Projected Rent	\$2,690	\$32,280
Vacancy Losses	-\$215	-\$2,582
Operating Income	\$2,475	\$29,698

Estimated Expenses	Monthly	Annual
Property Taxes	-\$500	-\$5,998
Insurance	-\$73	-\$880
Management Fees	-\$198	-\$2,376
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$0	-\$0
Maintenance	-\$54	-\$646
Other (Utilities, Supplies, etc.)	-\$0	-\$0
Operating Expenses	-\$825	-\$9,900

Net Performance	Monthly	Annual
Net Operating Income	\$1,650	\$19,798
- Mortgage Payments	-\$1,389	-\$16,668
= Cash Flow	\$261	\$3,130
+ Principal Reduction	\$460	\$5,515
+ First-Year Appreciation	\$2,000	\$23,994
= Gross Equity Income	\$2,720	\$32,639

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$299,925	\$0
Monthly Payment	\$1,389.00	\$0.00
Loan Type	Amortizing ARM	
Term	10 Years	
Interest Rate	3.750%	0.000%
Monthly PMI	\$0	

Financial Indicators	
Rent-to-Value Ratio™ (RV Ratio™)	0.7%
Debt Coverage Ratio	1.19
Annual Gross Rent Multiplier	12
Capitalization Rate	5.0%
Cash on Cash Return	3%
Return on Investment	26%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchan...	

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

Comments
Rates as low as 3.75% using in-house lender

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