

1 Year Performance Projection

Nice Area
Port Charlotte , FL 33952
3BR, 2BA, Built in 1979



Square Feet	1,754
Initial Market Value	\$309,900
Purchase Price	\$309,900
Downpayment	\$77,475
Loan Origination Fees	\$5,230
Depreciable Closing Costs	\$9,297
Other Closing Costs and Fixup	\$0
Initial Cash Invested	\$92,002
Cost per Square Foot	\$177
Monthly Rent per Square Foot	\$1.28

Income	Monthly	Annual
Gross Rent	\$2,250	\$27,000
Vacancy Losses	-\$180	-\$2,160
Operating Income	\$2,070	\$24,840

Expenses	Monthly	Annual
Property Taxes	-\$310	-\$3,719
Insurance	-\$103	-\$1,240
Management Fees	-\$166	-\$1,987
Leasing/Advertising Fees	-\$0	-\$0
Association Fees	-\$50	-\$600
Maintenance	-\$68	-\$810
Other	-\$0	-\$0
Operating Expenses	-\$696	-\$8,356

Net Performance	Monthly	Annual
Net Operating Income	\$1,374	\$16,484
- Mortgage Payments	-\$1,545	-\$18,537
= Cash Flow	-\$171	-\$2,053
+ Principal Reduction	\$197	\$2,366
+ First-Year Appreciation	\$1,550	\$18,594
= Gross Equity Income	\$1,576	\$18,907
+ Tax Savings	\$258	\$3,101
= GEI w/Tax Savings	\$1,834	\$22,008

Mortgage Info	First	Second
Loan-to-Value Ratio	75%	0%
Loan Amount	\$232,425	\$0
Monthly Payment	\$1,544.77	\$0.00
Loan Type	Amortizing Fixed	
Term	30 Years	
Interest Rate	6.990%	0.000%
Monthly PMI	\$0	

Financial Indicators		
Debt Coverage Ratio		0.89
Annual Gross Rent Multiplier		11
Monthly Gross Rent Multiplier		138
Capitalization Rate		5.3%
Cash on Cash Return		-2%
Total Return on Investment		21%
+ Tax Benefits: Deductions, Depreciation, 1031 Exchange		

Assumptions		
Real Estate Appreciation Rate		6%
Vacancy Rate		8%
Management Fee		8%
Maintenance Percentage		3%

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