



INVESTMENT PACKAGE  
**DOUBLE GARAGE SIDE BY SIDE DUPLEX**



Our properties are designed to maximize ROI and cashflow by mitigating vacancy, repair & maintenance and management costs.

Starting At **\$379,900**  
Monthly Cash Flow: **\$500+**  
Annualized ROI: **24.1%**  
Capital Required: **\$79,300**

**TENANT ATTRACTIVE FEATURES**

- Brand New Construction
- New Home Warranty
- Superior Soundproofing
- Upper Floor Laundry
- 1 & 2 Car Front Attached Garage Options
- Maintenance Free Design
- Durable on trend finishes

All information and to be verified by purchaser. No warranties or guarantees implied. Excludes repairs & maintenance, vacancy, management. See pro forma on reverse for details.

## Double Garage Duplex - INVESTMENT PROPERTY ANALYSIS

Opportunity Presented By:



Per Unit	
Purchase Price:	\$ 379,894.00
Down Payment:	\$ 75,978.80
Interest Rate on Mortgage:	3.20%
Mortgage Amortization:	30
Scheduled Annual Gross Income:	\$ 22,200.00
Vacancy/Collection losses:	2.00%
(Annual Operating Expenses)	-----
Property taxes :	\$ 2,900.00 \$ 2,900.00
Insurance:	\$ 700.00 \$ 700.00
Condo Fee:	\$ - \$ -
Management:	8.00%
Repairs/Maintenance:	2.00%
Annual Increase of Income:	2.00%
Annual Increase of Expenses:	2.00%
Annual Appreciation Rate:	3.00%

Unit Price	\$ 379,894.00
Deposit	20%
Mth. Rent	\$ 1,850.00
# Units	1

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ACQUISITION DATA	
Price	\$ 379,894.00
Dn. Pymt.	\$ 75,978.80
Loan Amt.	\$ 303,915.20

LOAN DATA	
Interest %	3.20%
No. Yrs.	30
Mo. P & I	\$ 1,314.33
Yr. P & I	\$ 15,771.99

10 Yr FINANCIAL DATA	
CAP Rate	4.6%
10 Yr Avg ROI	28.83%
Cash on Cash	22%
Total ROE	27.6%

ANNUAL OPERATING INCOME	Yr.1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
Increase in income	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Expected Gross Income	22,200	22,644	23,097	23,559	24,030	24,511	25,001	25,501	26,011	26,531
less Vacancy/Collection losses	2.00%	444	453	462	471	481	490	500	510	520
EFFECTIVE GROSS INCOME (EGI)		21,756	22,191	22,635	23,088	23,549	24,020	24,501	24,991	25,491
ANNUAL OPERATING EXPENSES										
(Increase in expenses)	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%	2.00%
Property Taxes		2,900	2,958	3,017	3,078	3,139	3,202	3,266	3,331	3,398
Condo Fee		0	0	0	0	0	0	0	0	0
Insurance		700	714	728	743	758	773	788	804	820
Management	8.00%	1,740	1,775	1,811	1,847	1,884	1,922	1,960	1,999	2,039
Repairs/Maintenance	2.00%	435	444	453	462	471	480	490	500	510
TOTAL OPERATING EXPENSES		5,776	5,891	6,009	6,129	6,252	6,377	6,504	6,634	6,767
Op. Expenses as %age of income		26.55%	26.55%	26.55%	26.55%	26.55%	26.55%	26.55%	26.55%	26.55%
NET OPERATING INCOME (NOI) excluding financing costs		15,980	16,300	16,626	16,959	17,298	17,644	17,997	18,356	18,724
									10 Yr Total >>>	174,981
CASH FLOW (BEFORE TAXES)										
Net Operating Income		15,980	16,300	16,626	16,959	17,298	17,644	17,997	18,356	18,724
-Yrly. P & I		15,772	15,772	15,772	15,772	15,772	15,772	15,772	15,772	15,772
CASH FLOW (BEFORE TAXES) >>>		208	528	854	1,187	1,526	1,872	2,225	2,584	2,952
									10 Yr Total >>>	17,261

MORTGAGE PRINCIPAL REDUCTION	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
Start of Yr. Balance	303,915	297,779	291,444	284,902	278,149	271,176	263,977	256,543	248,869	240,945
End of Yr. Balance	297,779	291,444	284,902	278,149	271,176	263,977	256,543	248,869	240,945	232,764
TOTAL PRINCIPAL REDUCTION >>>	6,136	6,335	6,541	6,754	6,973	7,199	7,433	7,675	7,924	8,181
									10 Yr Total >>>	71,151

PROPERTY APPRECIATION	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
(Increase)	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%	3.00%
Start of Year Value	379,894	391,291	403,030	415,120	427,574	440,401	453,613	467,222	481,238	495,676
End of Year Value	391,291	403,030	415,120	427,574	440,401	453,613	467,222	481,238	495,676	510,546
TOTAL ANNUAL APPRECIATION >>>	11,397	11,739	12,091	12,454	12,827	13,212	13,608	14,017	14,437	14,870
									10 Yr Total >>>	130,652

RETURN ON INITIAL EQUITY	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
Cash Flow (Before Taxes)	208	528	854	1,187	1,526	1,872	2,225	2,584	2,952	3,326
Debt Reduction	6,136	6,335	6,541	6,754	6,973	7,199	7,433	7,675	7,924	8,181
Appreciation	11,397	11,739	12,091	12,454	12,827	13,212	13,608	14,017	14,437	14,870
RETURN ON INITIAL EQUITY	17,741	18,602	19,486	20,394	21,326	22,283	23,266	24,276	25,312	26,377
									10 Yr Total >>>	219,064
INITIAL EQUITY:										
Down Payment	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979
TOTAL INITIAL EQUITY	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979	75,979
% RETURN ON INITIAL EQUITY >>>	23.35%	24.48%	25.65%	26.84%	28.07%	29.33%	30.62%	31.95%	33.32%	34.72%
ANNUALIZED 5 YR PROJECT ROI >>>	22.56%									

ESTIMATED CAPITAL REQUIREMENTS		
	Unit Rate	
Down Payment	\$ 75,978.80	\$ 75,978.80
Broker / Lender Fees	\$ -	\$ -
Appraisals	\$ 400.00	\$ 400.00
Payment Reserve Account	\$ 1,850.00	\$ 1,850.00
Legal Fees	\$ 1,000.00	\$ 1,000.00
Tax Adjustments	\$ -	\$ -
Window Coverings	\$ -	\$ -
Estimated Cash to Close		\$ 79,228.80