



INVESTMENT PACKAGE
REAR DETACHED GARAGE SUITED HOME

TURN KEY PROPERTY

- DECK
- FENCE
- GARAGE
- FULL LANDSCAPING
- WINDOW COVERINGS



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

Starting At \$475,000
Monthly Cash Flow: \$800+
Annualized ROI: 27.6%
Capital Required: \$98,600

TENANT ATTRACTIVE FEATURES

- Brand New Construction
- New Home Warranty
- Superior Soundproofing
- Separate In-Suite Laundry
- Lots of Parking (2,3,4 car garage options)
- Separate Entrances & Heating Systems
- Non-Disruptive Common Access Mechanical Rooms
- Maintenance Free Design
- Durable on trend finishes
- Legal Basement Suite
- Legal Above Garage Suites Available

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.

Rear Detached Garage Suited Home - INVESTMENT PROPERTY ANALYSIS

Opportunity Presented By:



Per Unit	
Purchase Price:	\$ 498,650.00
Down Payment:	\$ 99,730.00
Interest Rate on Mortgage:	3.20%
Mortgage Amortization:	30
Scheduled Annual Gross Income:	\$ 33,540.00
Vacancy/Collection losses:	2.00%
(Annual Operating Expenses)	-----
Property taxes:	\$ 3,600.00 \$ 3,600.00
Insurance:	\$ 975.00 \$ 975.00
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	\$ 498,650.00
Deposit	20%
Mth. Rent	\$ 2,795.00
# Units	1

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ACQUISITION DATA	
Price	\$ 498,650.00
Dn. Pymt.	\$ 99,730.00
Loan Amt.	\$ 398,920.00

LOAN DATA	
Interest %	3.20%
No. Yrs.	30
Mo. P & I	\$ 1,725.20
Yr. P & I	\$ 20,702.36

10 Yr FINANCIAL DATA	
CAP Rate	5.5%
10 Yr Avg ROI	33.26%
Cash on Cash	64%
Total ROE	319%

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	33,540	34,211	34,895	35,593	36,305	37,031	37,771	38,527	39,297	40,083
less Vacancy/Collection losses	2.00%	671	684	698	712	726	741	755	771	786
EFFECTIVE GROSS INCOME (EGI)	32,869	33,527	34,197	34,881	35,579	36,290	37,016	37,756	38,512	39,282
ANNUAL OPERATING EXPENSES	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
(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	3,600	3,672	3,745	3,820	3,897	3,975	4,054	4,135	4,218	4,302
Condo Fee	0	0	0	0	0	0	0	0	0	0
Insurance	975	995	1,014	1,035	1,055	1,076	1,098	1,120	1,142	1,165
Management	8.00%	2,630	2,682	2,736	2,790	2,846	2,903	2,961	3,021	3,081
Repairs/Maintenance	2.00%	657	671	684	698	712	726	740	755	770
TOTAL OPERATING EXPENSES	7,862	8,019	8,180	8,343	8,510	8,680	8,854	9,031	9,211	9,396
Op. Expenses as %age of income	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%	23.92%
NET OPERATING INCOME (NOI) excluding financing costs	25,007	25,507	26,018	26,538	27,069	27,610	28,162	28,726	29,300	29,886
									10 Yr Total >>>	273,823
CASH FLOW (BEFORE TAXES)	Yr. 1	Yr. 2	Yr. 3	Yr. 4	Yr. 5	Yr. 6	Yr. 7	Yr. 8	Yr. 9	Yr. 10
Net Operating Income	25,007	25,507	26,018	26,538	27,069	27,610	28,162	28,726	29,300	29,886
-Yrly. P & I	20,702	20,702	20,702	20,702	20,702	20,702	20,702	20,702	20,702	20,702
CASH FLOW (BEFORE TAXES) >>>	4,305	4,805	5,315	5,836	6,366	6,908	7,460	8,023	8,598	9,184
									10 Yr Total >>>	66,799

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	398,920	390,866	382,550	373,964	365,099	355,946	346,496	336,740	326,666	316,265
End of Yr. Balance	390,866	382,550	373,964	365,099	355,946	346,496	336,740	326,666	316,265	305,527
TOTAL PRINCIPAL REDUCTION >>>	8,054	8,316	8,586	8,865	9,153	9,450	9,757	10,074	10,401	10,738
									10 Yr Total >>>	93,393

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	498,650	513,610	529,018	544,888	561,235	578,072	595,414	613,277	631,675	650,625
End of Year Value	513,610	529,018	544,888	561,235	578,072	595,414	613,277	631,675	650,625	670,144
TOTAL ANNUAL APPRECIATION >>>	14,960	15,408	15,871	16,347	16,837	17,342	17,862	18,398	18,950	19,519
									10 Yr Total >>>	171,494

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)	4,305	4,805	5,315	5,836	6,366	6,908	7,460	8,023	8,598	9,184
Debt Reduction	8,054	8,316	8,586	8,865	9,153	9,450	9,757	10,074	10,401	10,738
Appreciation	14,960	15,408	15,871	16,347	16,837	17,342	17,862	18,398	18,950	19,519
RETURN ON INITIAL EQUITY	27,319	28,529	29,772	31,047	32,356	33,700	35,079	36,495	37,949	39,441
									10 Yr Total >>>	331,686
INITIAL EQUITY:										
Down Payment	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730
TOTAL INITIAL EQUITY	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730	99,730
% RETURN ON INITIAL EQUITY >>>	27.39%	28.61%	29.85%	31.13%	32.44%	33.79%	35.17%	36.59%	38.05%	39.55%
ANNUALIZED 5 YR PROJECT ROI >>>	26.13%									

ESTIMATED CAPITAL REQUIREMENTS		
	Unit Rate	
Down Payment	\$ 99,730.00	\$ 99,730.00
Broker / Lender Fees	\$ -	\$ -
Appraisals	\$ 400.00	\$ 400.00
Payment Reserve Account	\$ 2,795.00	\$ 2,795.00
Legal Fees	\$ 1,000.00	\$ 1,000.00
Tax Adjustments	\$ -	\$ -
Window Coverings	\$ -	\$ -
Estimated Cash to Close		\$ 103,925.00