

# Rear Detached Garage Suited Home - INVESTMENT PROPERTY ANALYSIS

Opportunity Presented By:



Per Unit	
Purchase Price:	\$ 488,806.00
Down Payment:	\$ 97,761.20
Interest Rate on Mortgage:	3.20%
Mortgage Amortization:	30
Scheduled Annual Gross Income:	\$ 39,540.00
Vacancy/Collection losses:	2.00%
(Annual Operating Expenses)	-----
Property taxes:	\$ 3,000.00 \$ 3,000.00
Insurance:	\$ 975.00 \$ 975.00
Utilities:	\$ 4,200.00 \$ 4,200.00
	0
Management:	10.00%
Repairs/Maintenance:	2.00%
Annual Increase of Income:	2.00%
Annual Increase of Expenses:	2.00%
Annual Appreciation Rate:	3.00%

Unit Price	\$ 488,806.00
Deposit	20%
Mth. Rent	\$ 3,295.00
# Units	1

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ACQUISITION DATA	
Price	\$ 488,806.00
Dn. Pymt.	\$ 97,761.20
Loan Amt.	\$ 391,044.80

LOAN DATA	
Interest %	3.20%
No. Yrs.	30
Mo. P & I	\$ 1,691.14
Yr. P & I	\$ 20,293.67

10 Yr FINANCIAL DATA	
CAP Rate	5.8%
10 Yr Avg ROI	34.84%
Cash on Cash	79%
Total ROE	334%

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	39,540	40,331	41,137	41,960	42,799	43,655	44,528	45,419	46,327	47,254
less Vacancy/Collection losses	791	807	823	839	856	873	891	908	927	945
<b>EFFECTIVE GROSS INCOME (EGI)</b>	<b>38,749</b>	<b>39,524</b>	<b>40,315</b>	<b>41,121</b>	<b>41,943</b>	<b>42,782</b>	<b>43,638</b>	<b>44,511</b>	<b>45,401</b>	<b>46,309</b>
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	3,000	3,060	3,121	3,184	3,247	3,312	3,378	3,446	3,515	3,585
Utilities	4,200	4,284	4,370	4,457	4,546	4,637	4,730	4,824	4,921	5,019
Insurance	975	995	1,014	1,035	1,055	1,076	1,098	1,120	1,142	1,165
Management	3,875	3,952	4,031	4,112	4,194	4,278	4,364	4,451	4,540	4,631
Repairs/Maintenance	775	790	806	822	839	856	873	890	908	926
<b>TOTAL OPERATING EXPENSES</b>	<b>12,825</b>	<b>13,081</b>	<b>13,343</b>	<b>13,610</b>	<b>13,882</b>	<b>14,160</b>	<b>14,443</b>	<b>14,732</b>	<b>15,026</b>	<b>15,327</b>
Op. Expenses as %age of income	33.10%	33.10%	33.10%	33.10%	33.10%	33.10%	33.10%	33.10%	33.10%	33.10%
<b>NET OPERATING INCOME (NOI) excluding financing costs</b>	<b>25,924</b>	<b>26,443</b>	<b>26,972</b>	<b>27,511</b>	<b>28,061</b>	<b>28,623</b>	<b>29,195</b>	<b>29,779</b>	<b>30,374</b>	<b>30,982</b>
10 Yr Total >>>										
<b>283,864</b>										
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	25,924	26,443	26,972	27,511	28,061	28,623	29,195	29,779	30,374	30,982
-Yrly. P & I	20,294	20,294	20,294	20,294	20,294	20,294	20,294	20,294	20,294	20,294
<b>CASH FLOW (BEFORE TAXES) &gt;&gt;&gt;</b>	<b>5,631</b>	<b>6,149</b>	<b>6,678</b>	<b>7,217</b>	<b>7,768</b>	<b>8,329</b>	<b>8,901</b>	<b>9,485</b>	<b>10,081</b>	<b>10,688</b>
10 Yr Total >>>										
<b>80,927</b>										

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	391,045	383,149	374,998	366,581	357,891	348,919	339,656	330,092	320,217	310,022
End of Yr. Balance	383,149	374,998	366,581	357,891	348,919	339,656	330,092	320,217	310,022	299,495
<b>TOTAL PRINCIPAL REDUCTION &gt;&gt;&gt;</b>	<b>7,895</b>	<b>8,152</b>	<b>8,416</b>	<b>8,690</b>	<b>8,972</b>	<b>9,263</b>	<b>9,564</b>	<b>9,875</b>	<b>10,195</b>	<b>10,526</b>
10 Yr Total >>>										
<b>91,549</b>										

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	488,806	503,470	518,574	534,132	550,155	566,660	583,660	601,170	619,205	637,781
End of Year Value	503,470	518,574	534,132	550,155	566,660	583,660	601,170	619,205	637,781	656,914
<b>TOTAL ANNUAL APPRECIATION &gt;&gt;&gt;</b>	<b>14,664</b>	<b>15,104</b>	<b>15,557</b>	<b>16,024</b>	<b>16,505</b>	<b>17,000</b>	<b>17,510</b>	<b>18,035</b>	<b>18,576</b>	<b>19,133</b>
10 Yr Total >>>										
<b>168,108</b>										

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)	5,631	6,149	6,678	7,217	7,768	8,329	8,901	9,485	10,081	10,688
Debt Reduction	7,895	8,152	8,416	8,690	8,972	9,263	9,564	9,875	10,195	10,526
Appreciation	14,664	15,104	15,557	16,024	16,505	17,000	17,510	18,035	18,576	19,133
<b>RETURN ON INITIAL EQUITY</b>	<b>28,190</b>	<b>29,405</b>	<b>30,652</b>	<b>31,931</b>	<b>33,244</b>	<b>34,592</b>	<b>35,975</b>	<b>37,395</b>	<b>38,852</b>	<b>40,348</b>
10 Yr Total >>>										
<b>340,585</b>										
INITIAL EQUITY:										
Down Payment	97,761	97,761	97,761	97,761	97,761	97,761	97,761	97,761	97,761	97,761
<b>TOTAL INITIAL EQUITY</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>	<b>97,761</b>
<b>% RETURN ON INITIAL EQUITY &gt;&gt;&gt;</b>	<b>28.84%</b>	<b>30.08%</b>	<b>31.35%</b>	<b>32.66%</b>	<b>34.01%</b>	<b>35.38%</b>	<b>36.80%</b>	<b>38.25%</b>	<b>39.74%</b>	<b>41.27%</b>
<b>ANNUALIZED 5 YR PROJECT ROI &gt;&gt;&gt;</b>	<b>27.28%</b>									

ESTIMATED CAPITAL REQUIREMENTS		
	Unit Rate	
Down Payment	\$ 97,761.20	\$ 97,761.20
Broker / Lender Fees	\$ -	\$ -
Appraisals	\$ 400.00	\$ 400.00
Payment Reseve Account	\$ 2,795.00	\$ 2,795.00
Legal Fees	\$ 1,000.00	\$ 1,000.00
Tax Adjustments	\$ -	\$ -
Window Coverings	\$ -	\$ -
<b>Estimated Cash to Close</b>		<b>\$ 101,956.20</b>