

Financial Analysis for Single Family Home (SFH)

Prepared for John Doe

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Property Description:	
Address:	4652 Sunvalley Dr
Type:	SFH
Lot Acres/Sq Ft	7,150
Building Sq. Ft	2,238
Units:	4br, 2ba
Garage Spaces	2 Car Garage
Year Built	1997
Exterior and Condition	Frame and Brick/Average
Interior and Condition	Various Materials/Average
Common Elements	NA

Cap Rate Valuation

		Cap Rate	Cap Rate	Cap Rate	Cap Rate
		6.0%	6.5%	7.0%	7.5%
Gross Annual Income	19,800				
Gross Annual Expenses	3,482				
Annual Net Operating Incom	16,318	271,967	251,046	233,114	217,573

Monthly Cash Flow Statement

Monthly Expense Variables

Purchase Price	235,000
Down Payment	79,900
Loan Amount	155,100
Interest Rate	4.25%
First Monthly Mortgage	763
Second Mortgage for Down Payment	
Interest Rate	
Second Monthly Mortgage	0
Total Mortgage	763
Property Taxes	92
Insurance	45
Vacancy Rate \$ Impact	66
Routine Maintenance	42
Replacement Equipment	25
Utilities	21
Management Fees (Including Vac Rate)	0
Marketing/Advertising	0
HOA/Admin/Legal	0

Total Monthly Cost 1,053

Monthly Revenue Variables

Unit 1 -	1,650
Unit 2 -	
Unit 3 -	
Unit 4 -	
Unit 5 -	
Unit 6 -	
Unit 7 -	
Unit 8 -	
Other/Laundry	

Total Monthly Revenue 1,650

Monthly Cash Flow 597

10 Year Return on Investment:

	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Total
Initial Investment/Equity	79,900										79,900
Annual Operating Expenses	12,638	12,638	12,638	12,638	12,638	12,638	12,638	12,638	12,638	12,638	126,380
Capital/Other Expenses	500	500	500	500	500	500	500	500	500	500	5,000
Start up Loss of Rent	0	0	0	0	0	0	0	0	0	0	0
Cost Appreciation			500	800	800	1,100	1,100	1,400	1,400	1,650	8,750
Total Cash Out	93,038	13,138	13,638	13,938	13,938	14,238	14,238	14,538	14,538	14,788	220,030
Annual Operating Revenue	19,800	19,800	19,800	19,800	19,800	19,800	19,800	19,800	19,800	19,800	198,000
Rent Appreciation	0	0	990	990	990	2,030	2,030	2,030	3,121	3,121	15,300
Repair/Maint. Tax Deductions	125	125	125	125	125	125	125	125	125	125	1,250
Equity Paid by Tenants	2,615	2,728	2,846	2,970	3,098	3,233	3,373	3,531	3,671	3,831	31,896
1st Mortgage Interest Write-Off	1,635	1,607	1,577	1,547	1,514	1,481	1,446	1,406	1,371	1,331	14,916
2nd Mortgage Interest Write-Off	0	0	0	0	0	0	0	0	0	0	0
Equity Appreciation	10,575	11,051	11,548	12,068	12,611	13,178	13,771	14,391	15,039	15,715	129,948
Total Cash In	34,750	35,311	36,887	37,499	38,139	39,846	40,544	41,283	43,127	43,923	391,310
Net Cash Flow Stream	-58,288	22,173	23,249	23,561	24,201	25,608	26,306	26,745	28,589	109,035	251,180

IRR/ROI %	41.5%	Net \$ Gain Including Initial Investment	331,080
Cash on Cash %	314.4%	Net \$ Gain without Initial Investment	251,180

Assumptions

Purchase Price	235,000
Percent Down	34.0%
Loan Amount	155,100
Interest Rate	4.25%
Mortgage Payment	763
Management Fee	0.0%
Insurance	540
Property Taxes	1,100
Maintenance	500
Utilities	250
Replacement Equipment	300
Equity Appreciation Rate	4.5%
Vacancy Rate	4.0%
Marketing/Advertising	0
HOA/Admin/Legal	0