



# FINANCIAL ANALYSIS

## Actual - Last 90 days

### Net Cash Flow for 10060 Valley Dr

From September 1, 2023 through December 1, 2023

	Sep 2023	Oct 2023	Nov 2023	Total
<b>INCOME</b>				
Rents	855	1,045	950	2,850
<b>Total Rental Income</b>	<b>\$ 855</b>	<b>\$ 1,045</b>	<b>\$ 950</b>	<b>\$ 2,850</b>
Late Fees	95	10	-	105
<b>Total Other Income</b>	<b>\$ 95</b>	<b>\$ 10</b>	<b>\$ -</b>	<b>\$ 105</b>
<b>TOTAL INCOME</b>	<b>\$ 950</b>	<b>\$ 1,055</b>	<b>\$ 950</b>	<b>\$ 2,955</b>
<b>OPERATING EXPENSES</b>				
Property Management	81	93	87	261
<b>Total Management Fees</b>	<b>\$ 81</b>	<b>\$ 93</b>	<b>\$ 87</b>	<b>\$ 261</b>
<b>TOTAL OPERATING EXPENSES</b>	<b>\$ 81</b>	<b>\$ 93</b>	<b>\$ 87</b>	<b>\$ 261</b>
<b>NET OPERATING INCOME</b>	<b>\$ 869</b>	<b>\$ 962</b>	<b>\$ 863</b>	<b>\$ 2,694</b>
<b>MORTGAGE &amp; LOAN EXPENSES</b>				
Mortgage Payment	-	-	-	-
Interest	-	-	-	-
Principal	-	-	-	-
<b>TOTAL MORTGAGES &amp; LOANS</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>CAPITAL EXPENSES</b>				
<b>TOTAL CAPITAL EXPENSES</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>NET CASH FLOW</b>	<b>\$ 869</b>	<b>\$ 962</b>	<b>\$ 863</b>	<b>\$ 2,694</b>





# FINANCIAL ANALYSIS

## Projected - 20 year

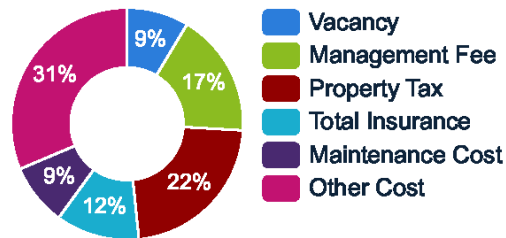
### For the 20 Years Invested

Return (IRR):	<b>9.05%</b> per year
Total Profit when Sold:	<b>\$221,864.59</b>
Cash on Cash Return:	<b>246.93%</b>
Capitalization Rate:	<b>5.42%</b>
Total Rental Income:	\$261,905.54
Total Expenses:	\$107,694.95
Total Net Operating Income:	\$154,210.59

### First Year Income and Expense

	Monthly	Annual
Income:	\$950.00	\$11,400.00
Vacancy (5%):	\$47.50	\$570.00
Management Fee (10%):	\$90.25	\$1,083.00
Property Tax:	\$123.58	\$1,483.00
Total Insurance:	\$64.00	\$768.00
Maintenance Cost:	\$47.50	\$570.00
Other Cost:	\$172.50	\$2,070.00
Cash Flow:	<b>\$404.67</b>	<b>\$4,856.00</b>
Net Operating Income (NOI):	\$404.67	\$4,856.00

### First Year Expense Breakdown





# FINANCIAL ANALYSIS

## Projected - 20 year

### Breakdown Over Time

Year	Annual Income	Mortgage	Expenses	Cash Flow	Cash on Cash Return	Equity Accumulated	If Sold at Year End	
							Cash to Receive	Return (IRR)
Begin				-\$89,850				
1.	\$9,747	\$0	\$4,891	\$4,856	5.40%	\$92,548	\$85,144	0.17%
2.	\$10,039	\$0	\$4,940	\$5,100	5.68%	\$95,593	\$87,946	4.50%
3.	\$10,341	\$0	\$4,989	\$5,351	5.96%	\$98,739	\$90,840	6.01%
4.	\$10,651	\$0	\$5,039	\$5,612	6.25%	\$101,988	\$93,829	6.80%
5.	\$10,970	\$0	\$5,090	\$5,881	6.55%	\$105,343	\$96,916	7.29%
6.	\$11,299	\$0	\$5,140	\$6,159	6.85%	\$108,809	\$100,105	7.62%
7.	\$11,638	\$0	\$5,192	\$6,447	7.17%	\$112,390	\$103,399	7.87%
8.	\$11,988	\$0	\$5,244	\$6,744	7.51%	\$116,088	\$106,801	8.07%
9.	\$12,347	\$0	\$5,296	\$7,051	7.85%	\$119,907	\$110,315	8.23%
10.	\$12,718	\$0	\$5,349	\$7,368	8.20%	\$123,853	\$113,945	8.36%
11.	\$13,099	\$0	\$5,403	\$7,696	8.57%	\$127,928	\$117,694	8.47%
12.	\$13,492	\$0	\$5,457	\$8,035	8.94%	\$132,137	\$121,566	8.57%
13.	\$13,897	\$0	\$5,511	\$8,386	9.33%	\$136,485	\$125,566	8.65%
14.	\$14,314	\$0	\$5,566	\$8,747	9.74%	\$140,976	\$129,698	8.73%
15.	\$14,743	\$0	\$5,622	\$9,121	10.15%	\$145,615	\$133,965	8.80%
16.	\$15,186	\$0	\$5,678	\$9,507	10.58%	\$150,406	\$138,373	8.86%
17.	\$15,641	\$0	\$5,735	\$9,906	11.03%	\$155,355	\$142,926	8.91%
18.	\$16,110	\$0	\$5,792	\$10,318	11.48%	\$160,466	\$147,629	8.96%
19.	\$16,594	\$0	\$5,850	\$10,743	11.96%	\$165,746	\$152,487	9.01%
20.	\$17,091	\$0	\$5,909	\$11,180	12.45%	\$171,200	\$157,504	9.05%
Total	\$261,906	\$0	\$107,695	\$221,865	246.93%			

#### Purchase

Purchase Price

Use Loan?  Yes  No

Closing Cost

Need Repairs?  Yes  No

#### Recurring Operating Expenses

	Annual	Annual Increase
Property Tax	<input type="text" value="1,483"/>	<input type="text" value="1"/>
Total Insurance	<input type="text" value="768"/>	<input type="text" value="1"/>
HOA Fee	<input type="text" value="0"/>	<input type="text" value="0"/>
Maintenance	<input type="text" value="570"/>	<input type="text" value="1"/>
Other Costs	<input type="text" value="2,070"/>	<input type="text" value="1"/>

#### Income

Monthly Rent

Other Monthly Income

Vacancy Rate

Management Fee

#### Sell

Do You Know the Sell Price?  Yes  No

Sell Price

Holding Length  years

Cost to Sell

