

Property Cash Flow Analysis

Property: 1871 Douglas Rd, Stockton, CA 95207

\$	99,000	Purchase Price
\$	19,800	Down payment
\$	79,200	Loan amount
	30	Term in years
	360	Total months
	6.000	% Loan Percent
\$	474.84	Mortgage payment

Fix Up Costs

		plumbing
\$	-	electrical
		flooring
\$	2,000	kitchen
\$	-	bathroom
\$	<u>5,000</u>	other
	7,000	Total

Loan Costs

\$	1,188	Points =>	1.500
\$	1,100	Escrow	
\$	15	Credit report	
\$	1,000	Title insurance	
\$	250	Processing Fee	
\$	80	County Tax	
\$	75	Recording fees	
\$	250	Documentation	
\$	<u>250</u>	Other charges	
\$	4,208	TOTAL COSTS OF LOAN	

Total Investment:

Income

	Unit #
1,000	1
	2
	3
	4
	5
	6
	7
	8
	9
	10
	11
	12
1,000	TOTAL INCOME

Recurring Expenses

103	taxes	
	sewer	
	water	
	PG&E	
	trash	
55	insurance	
	maintenance	
	supplies	
	gardening	
	advertising	
35	misc. repairs	
80	management*	8% * If you elect to hire a management Co.
30	vac. factor	3%
303	TOTAL Recurring Expenses	

1,000 Gross Income
 -303 recurring expenses
 -475 mortgage

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222 Net Monthly Cash Income
 2,664 Yearly Income

Return on Investment

9% "Cash on cash" return for down payment and fix-up expenses
 42% After payoff of loan by tenants, return will be