



Financial Estimate Summary - Magnolia Village

Key Assumptions

Item	All Cash	With Loan	Owner Occupier
List Price	\$ 495,990	\$ 495,990	\$ 495,990
Percent Down for Loan	0.00%	30.00%	3.50%
Interest Rate on Loan		3.75%	4.25%
Rent Per Side	\$ 1,775	\$ 1,775	\$ 1,775
Annual Appreciation	3.50%	3.50%	3.50%
Investment Period (Years)	15	15	15

Additional assumptions and all formulas can be found in the other tabs in this spreadsheet.

Summary

Item	All Cash	w/Loan	Owner Occupier
Annual Gross Rents	\$ 42,600	\$ 42,600	\$ 21,300
Capital Needed for Purchase	\$ 500,990	\$ 160,974	\$ 29,537
Accumulated Cash Flow	\$ 377,698	\$ 88,276	
Principal Pay Down		\$ 126,091	\$ 78,141
Appreciation After X Years	\$ 334,966	\$ 334,966	\$ 334,966
Total Estimated Profit	\$ 654,498	\$ 491,166	\$ 354,940
Total Annual Return (ROI)	8.71%	20.34%	80.11%
Internal Rate of Return (IRR)	7.60%	10.60%	
Cap Rate	5.08%		
Cash on Cash Return		3.66%	
Cash on Cash + Appreciation		7.16%	
Owner Occupier Monthly Cost			\$ 1,872

Rent to Purchase Price Ratio Comparison

Item	Magnolia	Sample 1	Sample 2
Purchase Price	\$ 495,990	\$ 475,000	\$ 565,000
Monthly Rent	\$ 1,775	\$ 1,450	\$ 1,725
Total Monthly Rent	\$ 3,550	\$ 2,900	\$ 3,450
Rent to Purchase Price Ratio	0.72%	0.61%	0.61%

A simple way to compare properties is to look at how much rent you are "buying" for each dollar you are spending. The higher the ratio, the better.

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