ROSEHAVEN
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Financial Estimate Summary - Magnolia Village North - **Kennedy Floor Plan**

Key Assumptions

Item	All Cash		With Loan		Owner Occupier	
List Price	$	391,000	$	391,000	$	391,000
Percent Down for Loan		0.00%		30.00%		3.50%
Interest Rate on Loan				3.75%		4.25%
Rent Per Side	$	1,450	$	1,450	$	1,450
Annual Appreciation		3.50%		3.50%		3.50%
Investment Period (Years)		15		15		15

Addditional assumptions and all forumulas can be found in the other tabs in this spreadsheet.

Summary

Item	All Cash		w/Loan		Owner Occupier	
Annual Gross Rents	$	34,800	$	34,800	$	17,400
Capital Needed for Purchase	$	396,000	$	128,890	$	25,275
Accumulated Cash Flow	$	306,168	$	78,010		
Principal Pay Down			$	99,400	$	62,837
Appreciation After X Years	$	264,061	$	264,061	$	264,061
Total Estimated Profit	$	524,375	$	395,617	$	281,044
Total Annual Return (ROI)		**8.83%**		**20.46%**		**74.13%**
Cap Rate		5.22%				
Cash on Cash Return				4.03%		
Cash on Cash + Appreciation				7.53%		
Owner Occupier Monthly Cost					$	1,472
Internal Rate of Return (IRR)		7.71%		10.96%		

Rent to Puchase Price Ratio Comparison

Item	Magnolia North		Sample 1		Sample 2	
Purchase Price	$	391,000	$	475,000	$	565,000
Monthly Rent	$	1,450	$	1,825	$	1,725
Total Monthly Rent	$	2,900	$	3,650	$	3,450
Rent to Purchase Price Ratio		**0.74%**		**0.77%**		**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.

Contact us for Details: 210-444-2040 or sales@rosehaven.us