



Financial Estimate Summary - Magnolia Village North - **Lyon Floor Plan**

Key Assumptions

Item	All Cash	With Loan	Owner Occupier
List Price	\$ 374,990	\$ 374,990	\$ 374,990
Percent Down for Loan	0.00%	30.00%	3.50%
Interest Rate on Loan		3.75%	4.25%
Rent Per Side	\$ 1,375	\$ 1,375	\$ 1,375
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	\$ 33,000	\$ 33,000	\$ 16,500
Capital Needed for Purchase	\$ 379,990	\$ 123,998	\$ 24,626
Accumulated Cash Flow	\$ 287,439	\$ 68,623	
Principal Pay Down		\$ 95,330	\$ 59,448
Appreciation After X Years	\$ 253,249	\$ 253,249	\$ 253,249
Total Estimated Profit	\$ 496,711	\$ 373,225	\$ 268,720
Total Annual Return (ROI)	8.71%	20.07%	72.75%
Cap Rate	5.11%		
Cash on Cash Return		3.69%	
Cash on Cash + Appreciation		7.19%	
Owner Occupier Monthly Cost			\$ 1,433
Internal Rate of Return (IRR)	7.61%	10.72%	

Rent to Purchase Price Ratio Comparison

(competitor ratio)

(competitor ratio)

Item	Magnolia	Sample 1	Sample 2
Purchase Price	\$ 374,990	\$ 475,000	\$ 565,000
Monthly Rent	\$ 1,375	\$ 1,450	\$ 1,725
Total Monthly Rent	\$ 2,750	\$ 2,900	\$ 3,450
Rent to Purchase Price Ratio	0.73%	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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