ROSEHAVEN HOMES

Financial Estimate Summary - Blue Ridge Rental Property

Key Assumptions

Item	All Cash	With Loan
List Price (Sample)	$ 248,190	$ 275,990
Percent Down for Loan	0.00%	**30.00%**
Interest Rate on Loan		3.25%
Rent Per Side	$ 1,825	$ 1,825
Annual Appreciation	3.50%	3.50%
Investment Period (Years)	15	15

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

Summary

Item	All Cash	w/Loan
Annual Gross Rents	$ 21,900	$ 21,900
Capital Needed for Purchase	$ 253,190	$ 93,705
Accumulated Cash Flow	$ 179,818	$ 58,077
Principal Pay Down		$ 73,537
Appreciation After X Years	$ 167,615	$ 186,390
Total Estimated Profit	$ 318,326	$ 285,637
Total Annual Return (ROI)	**8.38%**	**20.32%**
Cap Rate	**4.83%**	
Cash on Cash Return		**4.13%**
Cash on Cash + Appreciation		**7.63%**
Owner Occupier Monthly Cost		
Internal Rate of Return (IRR)	**7.23%**	**10.90%**

Rent to Puchase Price Ratio Comparison

Item	Blue Ridge	Competitor
Purchase Price	$ 248,190	$ 475,000
Monthly Rent	$ 1,825	$ 1,450
Total Monthly Rent	$ 1,825	$ 2,900
Rent to Purchase Price Ratio	**0.74%**	**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.

DISCLAIMER - *Returns are based on assumptions. Actual returns will vary. Rosehaven Homes, LLC and Rosehaven at Blue Ridge Ranch, LLC (the "Parties") hereby disclaims all warranties, express or implied, and makes no warranties or representations of any kind regarding the information provided or the estimates in this document. Further, we encourage all investors to seek professional advice before making real estate investment decisions. The Parities hereby disclaim any liability for the accuracy, completeness, or correctness of any information or assumptions provided.*

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