

FINANCIAL INDICATOR		UNIT MIX	CURRENT				MARKET				
Price	\$979,000		# of Unit		Avg.	Avg.	Monthly		Avg	Monthly	Loss-to-
Down Payment	\$420,970	Unit Type	Units Size	Rental Range	Rent Re	ent/SF	Income	Rental Range	Avg. Rent Rent/S	F Income	Lease
Current CAP	5.58%	5 Bed/3 Bath	2	\$3,200 - \$3,200	\$3,200		\$6,400	\$3,200 - \$3,200	\$3,200	\$6,400	0.0%
Market CAP	5.58%										
Price/Unit	\$489,500										
Price/Gross SF	\$280										
Current GRM	13.42										
Market GRM	13.42										
		Totals/Weighted Averages	2				\$6,400			\$6,400	0.0%
					ANNUAL C	URRENT	\$76,800		ANNUAL MARK	ET \$76,800	

BUILDING DATA	ANNUALIZED OPERATING DATA	CURRENT MARKET		ANNUUALIZED OPERATING EXPENSES	CURRENT	MARKET
No. of Units 2	Market Rent	\$76,800	\$76,800	Fixed Expenses		
Year Built 2019	Gain (Loss)-to-Lease 0.0%	6 <b>\$</b> 0	-	Real Estate Taxes 1.174%	\$11,496	\$11,496
Lot Size SF 5,110	Gross Potential Rental Income	\$76,800	\$76,800	Direct Assessments Per Assessor		
Zoning R2-1	Less: Vacancy 5.0%	6 -\$3,840 5.0%	-\$3,840	Insurance \$.35/SF	\$1,225	\$1,225
Building SF *EST 3,500	Less: Non-Revenue Units 0.0%	6 \$0 0.0%	\$0	Reserves	\$730	\$730
APN's 5001-018-009	Less: Bad Debt 0.0%	6 \$0 0.0%	\$0			
Rent Stabilization Ordinance No	Less: Concessions 0.0%	6 \$0 0.0%	\$0	Variable Expenses		
	Total Rental Income	\$72,960	\$72,960	Utilities	\$0	\$0
	Other Income \$/unit/mo.	\$0 \$/unit/mo.	\$0	Gas	\$0	\$0
FINANCING (Proposed)	RUBS Income	\$0	\$0	Trash	\$0	\$0
Loan Amount \$558,030	Parking Income	<b>\$</b> 0	\$0	Contract Services (Gardening) Once per month	\$480	\$480
Loan Constraint LTV Constrained	Laundry Income	\$0	\$0	Repairs & Maintenance	\$730	\$730
Loan -to-Value 57.00% 57%	Effective Gross Income	\$72,960	\$72,960	Turnover	\$0	\$0
Interest Rate 4.5%	Less: Expenses	-\$18,380	-\$18,380	Management Fee	\$3,720	\$3,720
Amortization (Years) 30	Net Operating Income	\$54,580	\$54,580	Total Expenses	\$18,380	\$18,380
DSCR Constraint 1.25	NOI Margin	75%	75%	% of EGI	25.19%	25.19%
Annual Payment \$34,258	Less: Debt Service	-\$34,258	-\$34,258	Expenses/Unit	\$9,190	\$9,190
Monthly Payment \$2,827	Pre-Tax Cash Flow	\$20,321	\$20,321	Expenses/Gross SF	\$5.25	\$5.25
DSCR (actual) 1.59						



				CURRENT		SCHEDULED GROSS INCOME		MARKET		
#	STATUS	UNIT TYPE	UNIT SIZE	RENT	RENT/SF	RENT	RENT/SF	RENT	RENT/SF	LOSS-TO-LEASE
1	Vacant	5 Bed/3 Bath		\$3,200		\$3,200		\$3,200		\$0
2	Vacant	5 Bed/3 Bath		\$3,200		\$3,200		\$3,200		\$0
										1
UNITS	OCC.%	OCCUPIED UNITS	RENTABLE SF	RENT	RENT/SF	RENT	RENT/SF	RENT	RENT/SF	LOSS-TO-LEASE
2	0%	0		\$6,400		\$6,400		\$6,400		\$0