

FINANCIAL INDICATOR	UNIT MIX	CURRENT				MARKET						
Price \$2,148,000	# of	Unit			Avg.	Avg.	Monthly			Avg.	Monthly	Loss-to-
Down Payment \$966,600	Unit Type Units	Size	Rental	Range	Rent	Rent/SF	Income	Rental Range	Avg. Rent	Rent/SF	Income	Lease
Current CAP 4.94%	5 Bed/3 Bath 1		\$3,400	- \$3,400	\$3,400		\$3,400	\$0 - \$3,400	\$3,400		\$3,400	0.0%
Market CAP 4.94%	4 Bed/ 3 Bath 3		\$3,100	- \$3,100	\$3,100		\$9,300	\$3,100 - \$3,100	\$3,100		\$9,300	0.0%
Price/Unit \$537,000												
Price/Gross SF \$329												
Current GRM 14.84												
Market GRM 14.84												
	Totals/Weighted Averages 4						\$12,700				\$12,700	0.0%
					ANNUA	L CURRENT	\$152,400		ANNUA	MARKET	\$152,400	
Net Operating Income												
BUILDING DATA	ANNUALIZED OPERATING DATA		CURRENT			MARKET	ANNUUALIZ	ED OPERATING EXPENSE	S		CURRENT	MARKET
No. of Units 4	Market Rent		\$152,400			\$152,400	Fixed Expen	ises				
Year Built 2020	Gain (Loss)-to-Lease	0.0%	\$0			-	Real Es	tate Taxes	1.174%		\$25,224	\$25,224
Lot Size SF 6,720	Gross Potential Rental Income		\$152,400			\$152,400	Direct A	Assessments	Per Assessor			
Zoning RD1.5-1	Less: Vacancy	5.0%	-\$7,620		5.0%	-\$7,620	Insuran	ce	\$.35/SF		\$2,284	\$2,284
Building SF *EST 6,526	Less: Non-Revenue Units	0.0%	\$0		0.0%	\$0	Reserve	es			\$1,448	\$1,448
APN's 5120-024-010	Less: Bad Debt	0.0%	\$0		0.0%	\$0						
Rent Stabilization Ordinanc No	Less: Concessions	0.0%	\$0		0.0%	\$0	Variable Exp	penses				
	Total Rental Income		\$144,780			\$144,780	Utilities				\$0	\$0
	Other Income \$/ur	nit/mo.	\$0	9	\$/unit/mo.	\$0	Gas				\$0	\$0
FINANCING (Proposed)	RUBS Income		\$0			\$0	Trash				\$0	\$0
Loan Amount \$1,181,400	Parking Income		\$0			\$0	Contrac	ct Services (Gardening)	Once per mor	nth	\$720	\$720
Loan Constraint LTV Constrained	Laundry Income		\$0			\$0	Repairs	& Maintenance			\$1,448	\$1,448
Loan -to-Value 55.00% 55%	Effective Gross Income		\$144,780			\$144,780	Turnov	er			\$0	\$0
Interest Rate 4.5%	Less: Expenses		-\$38,563			-\$38,563	Manage	ement Fee			\$7,440	\$7,440
Amortization (Years) 30	Net Operating Income		\$106,217			\$106,217	Total Expens	ses			\$38,563	\$38,563
DSCR Constraint 1.25	NOI Margin		73%			73%	% of EG	GI .			26.64%	26.64%
Annual Payment \$72,528	Less: Debt Service		-\$72,528			-\$72,528	Expens	es/Unit			\$9,641	\$9,641
Monthly Payment \$5,986	Pre-Tax Cash Flow		\$33,689			\$33,689	Expens	es/Gross SF			\$5.91	\$5.91
DSCR (actual) 1.46												



				CURRENT		SCHEDULED (GROSS INCOME	MARKET		
#	STATUS	UNIT TYPE	UNIT SIZE	RENT	RENT/SF	RENT	RENT/SF	RENT	RENT/SF	LOSS-TO-LEASE
1	Occupied	5 Bed/3 Bath		\$3,400		\$3,400		\$3,400		\$0
2	Occupied	4 Bed/ 3 Bath		\$3,100		\$3,100		\$3,100		\$0
3	Vacant	4 Bed/ 3 Bath		\$3,100		\$3,100		\$3,100		\$0
4	Vacant	4 Bed/ 3 Bath		\$3,100		\$3,100		\$3,100		\$0
UNITS	OCC.%	OCCUPIED UNITS	RENTABLE SF	RENT	RENT/SF	RENT	RENT/SF	RENT	RENT/SF	LOSS-TO-LEASE
4	50%	2		\$12,700		\$12,700		\$12,700		\$0