

DSCR (actual)

1.46

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 Rang		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%
					ANNU	AL CURRENT	\$152,400		ANNUA	AL MARKET		
Net Operating Income												
DUIL DING DATA		ANNU IALIZED ODEDATING DATA		CLIDDENT		MADICET	4 N IN II II I 4 I 1 7		<b>^</b>		CUDDENT	MADKET
BUILDING DATA		ANNUALIZED OPERATING DATA		CURRENT #4F3,400		MARKET		ED OPERATING EXPENSE	5		CURRENT	MARKET
No. of Units	4	Market Rent	0.00	\$152,400		\$152,400	Fixed Expen		4.47.40	,	<b>#25.224</b>	<b>#25.224</b>
Year Built	2020	Gain (Loss)-to-Lease	0.0%			- ¢4F2_400	Real Esta		1.174%		\$25,224	\$25,224
Lot Size SF	6,720	Gross Potential Rental Income	<b>F. 0</b> 0	\$152,400	F 00/	\$152,400		sessments	Per Assessor	_	¢2.204	¢2.204
Zoning	RD1.5-1	Less: Vacancy	5.0%		5.0%		Insurance		\$.35/SF	_	\$2,284	\$2,284
Building SF *EST	6,526	Less: Non-Revenue Units	0.0%		0.0%		Reserves				\$1,448	\$1,448
APN's	5120-024-010	Less: Bad Debt	0.0%		0.0%		V					
Rent Stabilization Ordinance	€ No	Less: Concessions	0.0%		0.0%		Variable Exp	penses			<b>#</b> 0	<b>#</b> 0
		Total Rental Income	<b>*</b> /	\$144,780	φ (	\$144,780	Utilities				\$0 #0	\$0
FINANIONIO (D		Other Income	\$/unit/mo.	\$0	\$/unit/mo.		Gas				\$0	\$0
FINANCING (Proposed)	<b></b>	RUBS Income		\$0		\$0	Trash	o			\$0	\$0
Loan Amount	\$1,181,400	Parking Income		\$0		\$0 #0		Services (Gardening)	Once per mor	ith	\$720	\$720
	LTV Constrained	Laundry Income		\$0		\$0	·	Maintenance			\$1,448	\$1,448
Loan -to-Value 55.00%		Effective Gross Income		\$144,780		\$144,780	Turnover				\$0	\$0
Interest Rate	4.5%	Less: Expenses		-\$38,563		-\$38,563	Managen				\$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 EGI				26.64%	26.64%
Annual Payment	\$72,528	Less: Debt Service		-\$72,528		-\$72,528	Expenses				\$9,641	\$9,641
Monthly Payment	\$5,986	Pre-Tax Cash Flow		\$33,689		\$33,689	Expenses	s/Gross SF			\$5.91	\$5.91



				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	Occupied	4 Bed/ 3 Bath		\$3,100		\$3,100		\$3,100		\$0
4	Occupied	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	100%	4		\$12,700		\$12,700		\$12,700		\$0