	Ruv	& Hal	d Analysis						
Buy & Hold Analysis									
Property Address	7 Unit   Everett Value Add Case Study								
Total Sqft	5280	Lot Size	6,098	Building Rating	1				
Total Livable	5130	Zoning		Average Rent	\$1,250				
# of I loite	7	Asking Price	\$1,060,000	Tamma Availabla	No				
# of Units Year Built	1968	Offer Price	\$950,000	Terms Available Vacancy Rate	4%				
rear Built	1900		-	vacancy hate	470				
Income									
Current	Monthly	Annual	Performa	Monthly	Annual				
Rent Income	\$6,515	. ,	Performa Rents	\$8,225	\$98,700				
Utility Recovery			Utility Recovery	\$280	\$3,360				
Coin Laundry			Coin Laundry	\$100	\$1,200				
Parking			Parking	\$0	\$0				
Pet/Storage	<b>₽</b> 0 <b>E</b> 1 <b>E</b>		Pet/Storage	\$0	\$0				
Current Income	\$6,515	\$78,180	Performa Income	\$8,605	\$103,260				
UNIT #	Bed/Bath	Sqft	Current Rent	Market Rent	% Increase				
1	1/1	665	\$850	\$1,050	24%				
2	2/1	765	\$950	\$1,175	24%				
3	2/1	765	\$950	\$1,175	24%				
4	2/1	765	\$895	\$1,175	31%				
5	2/1	765	\$1,000	\$1,250	25%				
6	2/1	765	\$895	\$1,200	34%				
7	2/1	765	\$975	\$1,200	23%				
		Finar	ncials						
Loan Co	nete		Expenses	Monthly	Annual				
Purchase Price		\$950,000	Property Taxes	\$589	\$7,067				
Down Payment	25%	\$237,500	HOA/Condo Fee	\$0	\$0				
Mortgage Amount		\$712,500	Insurance Costs	\$200	\$2,400				
Loan Term (years, months)	30	360	Electricity	\$160	\$1,920				
Debt Service (Annual)	4.20%	\$41,811	Water/Sewer	\$300	\$3,600				
Closing Costs	1.00%	\$9,500	Trash	\$100	\$1,200				
Misc		\$0	Gas	\$0	\$0				
Initial Repairs	Per Unit	Total	Maintenance	\$583	\$7,000				
Repair Costs	\$8,500	\$59,500	Property Mgmt	\$602	\$7,228				
Lease Up Costs		\$0	Reserves	\$0	\$0				
Repair Total	\$8,500	\$59,500	Expense Total	\$2,535	\$30,415				
	С	urrent RC	I Summary						
Gross Scheduled Income		\$78,180	Down Payment		\$237,500				
Less Vacancy	4%	-\$3,127	Settlement Fees		\$9,500				
Gross Operating Income		\$75,053	Repairs/Lease Up		\$59,500				
Less Operating Expenses		-\$30,415	Total Cash Outlay		\$306,500				
Net Operating Income		\$44,638							
Less Debt Service		-\$41,811	Debt Coverage		1.07				
Annual Cash Flow		. ,	Break Even Ratio		155.71%				
Monthly Cash Flow			Gross Rent Multiplier		12.15				
Cash on Cash	Return	0.92%	Cap Rate		4.70%				
	Pr	oforma R	OI Summary						
Scheduled Income		\$103,260	Down Payment		\$237,500				
Less Vacancy	4%		Settlement Fees		\$9,500				
Operating Income		\$99,130	Repairs/Lease Up		\$59,500				
Less Operating Expenses			Total Cash Outlay		\$306,500				
Net Operating Income		\$68,714							
Less Debt Service		-\$41,811	Debt Coverage		1.64				
Annual Cash Flow		\$26,903	Break Even Ratio		1.42				
Monthly Cash Flow		\$2,242	Gross Rent Multiplier		9.20				
Cash on Cash	Return	8.78%	Cap Rate		7.23%				

Property Address		Buy	& Hol	d Analysis	6					
Total Lyable										
Total Livable	· , ,			,	Building Bating	1				
	· · · · · · · · · · · · · · · · · · ·	5130	Zonina	-,		\$1.250				
Year Built   1968   Offer Price   \$850,000   Vacancy Rate   4%					-	. ,				
Current   Monthiy   Annual   Performa   Monthiy   Annual   Annual   Performa   Monthiy   Annual   Seption   Septio	# of Units	7	Price	\$1,060,000	Terms Available	No				
Current         Monthly         Annual         Performa Rents         Monthly         Annual           Rent Income         \$8,055         \$96,660         Performa Rents         \$3,25         \$99,900           Coin Laundry         \$0         Coin Laundry         \$25         \$300           Parking         \$0         Parking         \$0         \$300           Current Income         \$8,055         \$96,660         Performa Income         \$3,700         \$360           Current Income         \$8,055         \$96,660         Performa Income         \$3,710         \$104,520           UNIT if         Bed/Bath         Sqt         Current Rent         Market Rent         % Increase           1         1/1         665         \$1,050         \$1,175         2%           1         1/1         665         \$1,150         \$1,175         2%           4         2/1         765         \$1,150         \$1,175         7%           4         2/1         765         \$1,265         \$1,250         \$1,250         -1%           5         2/1         765         \$1,265         \$1,250         \$1,250         0%           6         2/1         765         \$1,285 </td <td>Year Built</td> <td>1968</td> <td>Offer Price</td> <td>\$950,000</td> <td>Vacancy Rate</td> <td>4%</td>	Year Built	1968	Offer Price	\$950,000	Vacancy Rate	4%				
Current         Monthly         Annual         Performa Rents         Monthly         Annual           Rent Income         \$8,055         \$96,660         Performa Rents         \$3,25         \$99,900           Coin Laundry         \$0         Coin Laundry         \$25         \$300           Parking         \$0         Parking         \$0         \$300           Current Income         \$8,055         \$96,660         Performa Income         \$3,700         \$360           Current Income         \$8,055         \$96,660         Performa Income         \$3,710         \$104,520           UNIT if         Bed/Bath         Sqt         Current Rent         Market Rent         % Increase           1         1/1         665         \$1,050         \$1,175         2%           1         1/1         665         \$1,150         \$1,175         2%           4         2/1         765         \$1,150         \$1,175         7%           4         2/1         765         \$1,265         \$1,250         \$1,250         -1%           5         2/1         765         \$1,265         \$1,250         \$1,250         0%           6         2/1         765         \$1,285 </td <td></td> <td></td> <td>Inco</td> <td>ome</td> <td></td> <td></td>			Inco	ome						
Rent Income	Current	Monthly			Monthly	Annual				
Utility Recovery	** *									
Coin Laundry		ψ0,000	. ,		. ,	. ,				
Parking				, ,						
Pet/Storage	· · · · · · · · · · · · · · · · · · ·			,						
UNIT #   Bed/Bath   Sqft   Current Rent   Market Rent   % Increase				•	\$30	\$360				
1		\$8,055		ű	\$8,710	\$104,520				
1	UNIT #	Bed/Bath	Saft	Current Rent	Market Rent	% Increase				
2   2/1   765   \$1,150   \$1,175   2%	1		- 1							
3		., .								
A				. ,						
S	-	-		. ,						
Final Cial S					. ,					
Purchase Price	-			. ,	. ,					
Purchase Price	-	-		. ,						
Purchase Price	/	2/1		. ,	\$1,200	10%				
Purchase Price   S950,000   Property Taxes   \$841   \$10,095   \$10,000   \$1			Finar	ncials						
Down Payment   25%   \$237,500   HOA/Condo Fee   \$0 \$0 \$0	Loan Co	osts		Expenses	Monthly	Annual				
Mortgage Amount	Purchase Price		\$950,000	Property Taxes	\$841	\$10,095				
Loan Term (years, months)   30   360   Electricity   \$76   \$912     Debt Service (Annual)   4.20%   \$41,811   Water/Sewer   \$461   \$5,532     Closing Costs   1.00%   \$9,500   Trash   \$0   \$0     Misc   \$0   Gas   \$0   \$0     Initial Repairs   Per Unit   Total   Maintenance   \$339   \$4,066     Repair Costs   \$0   \$0   Property Mgmt   \$595   \$7,146     Lease Up Costs   \$0   \$0   Expense Total   \$2,589   \$31,063     Current ROI Summary     Gross Scheduled Income   \$96,660   Down Payment   \$237,500     Less Vacancy   4%   -\$3,866   Settlement Fees   \$9,500     Gross Operating Income   \$92,794     Less Operating Expenses   -\$31,063   Total Cash Outlay   \$247,000     Monthly Cash Flow   \$19,920   Break Even Ratio   145.06%     Monthly Cash Flow   \$104,520   Down Payment   \$237,500     Cash on Cash Return   8.06%   Cap Rate   6.50%     Proforma ROI Summary	Down Payment	25%	\$237,500	HOA/Condo Fee	\$0	\$0				
Debt Service (Annual)	Mortgage Amount		\$712,500	Insurance Costs	\$276	\$3,312				
Closing Costs         1.00%         \$9,500         Trash         \$0         \$0           Misc         \$0         Gas         \$0         \$0           Initial Repairs         Per Unit         Total         Maintenance         \$339         \$4,066           Repair Costs         \$0         \$0         Expense Total         \$595         \$7,146           Lease Up Costs         \$0         Expense Total         \$2,589         \$31,063           Current ROI Summary           Gross Scheduled Income         \$96,660         Down Payment         \$2,589         \$31,063           Current ROI Summary           Gross Scheduled Income         \$96,660         Down Payment         \$2,589         \$31,063           Current ROI Summary           Gross Operating Income         \$92,794         Settlement Fees         \$9,500           Repairs/Lease Up         \$0         \$0         \$241,811         Debt Coverage         1.48           Annual Cash Flow         \$1,9920         Break Even Ratio         145,06%           Monthly Cash Flow         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$41,811         Settlement Fees         \$9,500	Loan Term (years, months)	30	360	Electricity	\$76	\$912				
Misc	Debt Service (Annual)	4.20%	\$41,811	Water/Sewer	\$461	\$5,532				
Initial Repairs	Closing Costs	1.00%		Trash	\$0	\$0				
Repair Costs   S0   S0   Reperves   S0   S0   Repair Total   S0   S0   Expense Total   S2,589   S31,063			\$0	Gas	\$0	\$0				
Repair Total   \$0	Initial Repairs	Per Unit	Total	Maintenance	\$339	\$4,066				
So	•	\$0				. , .				
Current ROI Summary           Gross Scheduled Income         \$96,660         Down Payment         \$237,500           Less Vacancy         4%         -\$3,866         Settlement Fees         \$9,500           Gross Operating Income         \$92,794         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$61,731         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Total Cash Outlay         \$247,000           Less Debt Service         -\$41,811         D	Lease Up Costs		\$0	Reserves	\$0	\$0				
Gross Scheduled Income         \$96,660         Down Payment         \$237,500           Less Vacancy         4%         -\$3,866         Settlement Fees         \$9,500           Gross Operating Income         \$92,794         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$61,731         Incompage of the coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Settlement Fees         \$9,500           Less Debt Service         -\$41,811         Debt Coverage         1.66 <td>Repair Total</td> <td>\$0</td> <td>\$0</td> <td>Expense Total</td> <td>\$2,589</td> <td>\$31,063</td>	Repair Total	\$0	\$0	Expense Total	\$2,589	\$31,063				
Less Vacancy         4%         -\$3,866         Settlement Fees         \$9,500           Gross Operating Income         \$92,794         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$61,731         Less Debt Service         -\$41,811         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Settlement Fees         \$0           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ra	Current ROI Summary									
Gross Operating Income         \$92,794         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$61,731         Total Cash Outlay         \$247,000           Less Debt Service         -\$41,811         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Settlement Fees         \$1,66           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthl	Gross Scheduled Income		\$96,660	Down Payment		\$237,500				
Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$61,731         Image: Cash Outlay         \$247,000           Less Debt Service         -\$41,811         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Image: Cash Coverage         1.66           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Less Vacancy	4%	-\$3,866	Settlement Fees		\$9,500				
Net Operating Income         \$61,731           Less Debt Service         -\$41,811         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Eess Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Gross Operating Income		\$92,794	Repairs/Lease Up		\$0				
Less Debt Service         -\$41,811         Debt Coverage         1.48           Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         For Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Less Operating Expenses		-\$31,063	Total Cash Outlay		\$247,000				
Annual Cash Flow         \$19,920         Break Even Ratio         145.06%           Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Formula Cash Flow         \$27,466         Break Even Ratio         1.66           Annual Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Net Operating Income		\$61,731							
Monthly Cash Flow         \$1,660         Gross Rent Multiplier         9.83           Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09				-						
Cash on Cash Return         8.06%         Cap Rate         6.50%           Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09										
Proforma ROI Summary           Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09				·						
Scheduled Income         \$104,520         Down Payment         \$237,500           Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Cash on Cash	Return	8.06%	Cap Rate		6.50%				
Less Vacancy         4%         -\$4,181         Settlement Fees         \$9,500           Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         Settlement Fees         \$247,000           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Proforma ROI Summary									
Operating Income         \$100,339         Repairs/Lease Up         \$0           Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         -           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Scheduled Income		\$104,520	Down Payment		\$237,500				
Less Operating Expenses         -\$31,063         Total Cash Outlay         \$247,000           Net Operating Income         \$69,277         -           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Less Vacancy	4%	-\$4,181	Settlement Fees		\$9,500				
Net Operating Income         \$69,277           Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Operating Income		\$100,339	Repairs/Lease Up		\$0				
Less Debt Service         -\$41,811         Debt Coverage         1.66           Annual Cash Flow         \$27,466         Break Even Ratio         1.42           Monthly Cash Flow         \$2,289         Gross Rent Multiplier         9.09	Less Operating Expenses		-\$31,063	Total Cash Outlay		\$247,000				
Annual Cash Flow \$27,466 Break Even Ratio 1.42 Monthly Cash Flow \$2,289 Gross Rent Multiplier 9.09	Net Operating Income		\$69,277		_					
Monthly Cash Flow \$2,289 Gross Rent Multiplier 9.09	Less Debt Service									
Cash on Cash Return 11.12% Cap Rate 7.29%				·		9.09				
	Cash on Cash	Return	11.12%	Cap Rate		7.29%				