

SMART TOWNES³

INVESTOR'S COST CHART

Rental Guarantee	No
Price	\$349,900.00
Down Payment %	25%
Down Payment	\$87,500.00
Interest Rate	3.19%
Amortization Period	25



PROFORMA

	MONTHLY TOTAL	ANNUAL TOTAL
Rental Income	\$1,900.00	\$22,800.00
Expenses:		
Taxes	(\$250.00)	(\$3,000.00)
Maintenance Fees	(\$110.00)	(\$1,320.00)
Insurance	(\$75.00)	(\$900.00)
Repairs & Maintenance	(\$50.00)	(\$600.00)
Property Management (5%)	(\$95.00)	(\$1,140.00)
Utilities (Tenant Pays)	---	---
Expenses Total	(\$580.00)	(\$6,960.00)
Net Profit (Before Mortgage Payment)	\$1,320.00	\$15,840.00
Mortgage Interest	(\$698.00)	(\$8,371.00)
Mortgage Principle	(\$573.00)	(\$7,019.00)
Mortgage Total	(\$1,270.00)	(\$15,390.00)
Net Cashflow	\$50.00	\$450.00
Cashflow + Principle Recap	\$622.00	\$7,469.00
NET ROI: 8.54%		

Please note that the above is simply a WORKSHEET CALCULATION TOOL.
Expenses listed above are estimates only. Individual results will vary.