REAL ESTATE INVESTOR™

Evaluate, Analyze, and Forecast Your Investment Properties

USER MANUAL

Orientation
Quick Start Tutorials
Helpful Tips
Detailed Descriptions

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sentravest

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Welcome!

Most real estate investment decisions are driven by the following 4 questions:

1. What is the **minimum down payment** I need to make to maximize my return on investment?

2. What is the **minimum rent** I would need to charge to meet my obligations for mortgage, taxes, fees, and expenses?

3. What additional investment costs (improvements) will benefit my potential for **positive cash flow and increased value** for eventual resale?

4. When is the **right time to sell** (flip vs. long-term) and what would be my financial position at that time?

And, perhaps the **most important follow-up question**…

5. Where do I find an **easy-to-use but comprehensive tool** to:

    a. guide me to quickly and easily answer these questions

    b. enable me to test various revenue/expense scenarios by adjusting values on the fly

    c. allow me to compare properties at a glance, and

    d. report the outcomes in a variety of meaningful reports?

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Look no further! – Designed by investors for investors, **REAL ESTATE INVESTOR™** reveals opportunities, manages risks and supports your real estate investment decisions whether you are new to investing, or an expert.

From simple to in-depth analysis – **REAL ESTATE INVESTOR™** includes easy-to-use but powerful, progressive, and adaptable tools for "Cash Flow" scenario testing and "Future Value Projection", so you will quickly understand the financial implications of your potential investment – before you make the purchase decision, and throughout the investment lifecycle – from purchase to eventual sale.

Comprehensive reports – **REAL ESTATE INVESTOR™** automatically generates detailed and meaningful reports to provide valuable insight into every aspect of your real estate investment plans and activities. All reports are available both "in-app" and as shareable, professionally-formatted PDF versions.

Adaptable – **REAL ESTATE INVESTOR™** provides options for single and multi-unit investments, single investor or partnerships, reporting in an optional dual-currency format, and enables you to set a customized "comfort threshold" for cash flow unique to each property under consideration.

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Table of Contents

PART 1 - INTRODUCTION AND OVERVIEW 11

DOCUMENT HIGHLIGHTS 11
Key Sections 11
Alerts - Requirements, Options, Tips 11

REAL ESTATE INVESTOR™ - Navigation Map 12

REAL ESTATE INVESTOR™ - Introduction 13
Key Functions and Features 13
Cash Flow - Scenario Testing 13
Projected Future Value - Scenario Testing 13
Reports 13
Partnership Option 13
Dual Currency Option 14
Mortgage Alternatives 14
Comfort Threshold for Positive Cash Flow 14
Comparative Currency 14
Mortgage Payment Period 15
Summary 15
Menus and Key Controls 16
Hamburger Menu 16
The "+" Button 16
Menu Numbers 16
"<" Button 16
3-Dot Menu 17
"X" Button 17
"Share" Button 17
"Web Link" URL Button 17
In-App Report Controls 18
Cash Flow Viability Indicators 19
"Include in Mortgage" Option 20
Data Entry Tip #1 - Rent/Lease Data - "Property - Check Cash Flow" 21
Example 1 - single property with one long-term rent, $1,500/mo 21
Example 2 - multi-unit property with 5 suites at two different rent levels, 3 at $750/mo and 2 at $900/mo 21
Example 3 - vacation rental at $3,000/mo, for 26 weeks a year 22
Data Entry Tip #2 - Tax Structures - Multi-Part or Tiered 23
Example 1 - A tiered tax associated with the transfer of a property title 23
Example 2 - A fixed percentage tax associated with the transfer of a property title 24
Example 3 - A flat-rate conveyance tax associated with the transfer of a property title 25
Data Entry Tip #3 - Commissions - Flat Fee or Tiered Fee/Commission Structures 26
Example 1 - Tiered percentage commission rate 26
Example 2 - Fixed percentage commission rate 27
Example 3 - Flat fee commission 27

PART 2 - TUTORIAL - QUICK START SCENARIOS 28

SCENARIO #1 - SAMPLE PROPERTY - INITIAL CASH FLOW CHECK 28
Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario 28
Data Entry 28
Add a New Property 28
Property ID 28
Financing Data 28
Key Expenses 29
Revenue Forecast 29
Supplementary Revenue 29
CHECK CASH FLOW 30
VIABILITY SUMMARY Report - In-App Version 31
VIABILITY SUMMARY Report - Shareable PDF Version 32

SCENARIO #2 - SAMPLE PROPERTY - VALUE PROJECTION (Future Sale Evaluation) 33
Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario 33
Selecting Your Saved Property 34
Data Entry 34
Projection Factors 34
Future Fees 34
Future Capital Gains Treatment 34
Depreciation 34
Sales Commission 35
CHECK PROJECTED RETURN 36
Section 1 - Future Value due to Appreciation 36
Section 2 - Future Value using the Current CAP Rate 37
Section 3 - Future Value using the Target CAP Rate 37
VALUATION PROJECTION Report - In-App Version 38
VALUATION PROJECTION Report - Shareable PDF Version 39
Summary 41

SCENARIO #3 - MODIFYING DATA TO IMPROVE POTENTIAL CASH FLOW 42
Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario 42
Data Entry 42
Create a New Property 42
Property ID 42
Financing Data 42
Key Expenses 43
Revenue Forecast 43
Supplementary Revenue 43
CHECK CASH FLOW 43
Decision Point 44
Further Analysis with Data Revision 45
Detailed Expenses Forecast 45
Supplemental Revenue 47
CHECK CASH FLOW 47
VIABILITY SUMMARY Report - In-App Version 48
VIABILITY SUMMARY Report - Shareable PDF Version 49

PART 3 - KEY FUNCTIONS 50

CHECK CASH FLOW - Pop-Up Scenario Testing 50

CHECK PROJECTED RETURN - Pop-Up Scenario Testing 51

INDIVIDUAL PROPERTY SETTINGS - Comparative Currency and Mortgage Period 52
Comfort Threshold for Positive Cash Flow 52
Comparative Currency 53
Mortgage Payment Period 53

PART 4 - SCREEN-BY-SCREEN DATA ENTRY ASSISTANCE 54

MAIN MENU (0.0 in Navigation Map) 54
Description 54
SCREEN SHOT 54

SAVED PROPERTY MENU (0.1 in Navigation Map) 55
Description 55
SCREEN SHOT 56

PROPERTY - CHECK CASH FLOW (1.0 in Navigation Map) 57
Property - Check Cash Flow - Screen 1 57
Description 57
SCREEN SHOT 59
Property - Check Cash Flow - Screen 2 61
Description 61
SCREEN SHOT 63
Property - Check Cash Flow - Screen 3 65
Description 65
SCREEN SHOT 66
Property - Check Cash Flow - Screen 4 67
Description 67
SCREEN SHOT 68

PURCHASE - CHECK CASH FLOW (2.0 in Navigation Map) 70
Purchase - Check Cash Flow - Screen 1 70
Description 70
SCREEN SHOT 71
Purchase - Check Cash Flow - Screen 2 72
Description 72
SCREEN SHOT 74
Purchase - Check Cash Flow - Screen 3 77
Description 77
SCREEN SHOT 79
Purchase - Check Cash Flow - Screen 4 82
Description 82
SCREEN SHOT 83

VALUATION PROJECTION - CHECK PROJECTED RETURN (3.0 in Navigation Map) 85
Value Projection - Check Projected Return - Screen 1 86
Description 86
SCREEN SHOT 89

PART 5 - REPORTS - IN-APP VERSIONS AND FORMAL VERSIONS 92

VIABILITY SUMMARY **92**
Description 92
In-App Report 93
Section 1 - Summary 93
Section 2 - Income Statement 94
Section 3 - Operating Ratios / Indicators 95
Formal PDF Report (Print/Share Version) 96

PURCHASE REPORT **97**
Description 97
In-App Report 98
Section 1 - Purchase Costs in Mortgage 98
Section 2 - Purchase Costs Not in Mortgage 99
Section 3 - Out of Pocket Fees / Expenses 100
Section 4 - Purchase Details 101
Section 5 - Property Purchase Taxes 102
Section 6 - Buyer / Seller Adjustments 103
Section 7 - Legal Services and Conveyancing 104
Section 8 - Equity 106
Formal PDF Report (Print/Share Version) 107
Page 1 107
Page 2 108
Page 3 109

PROFIT/LOSS & INCOME STATEMENT **110**
Description 110
In-App Report 111
Section 1 - Mortgage 111
Section 2 - Operating Expenses 112
Section 3 - Monthly Revenue 113
Section 4 - Income Statement 114
Section 5 - Performance Rations / Indicators 115
Formal PDF Report (Print/Share Version) 116
Page 1 116

VALUATION PROJECTION **118**
Description 118
In-App Report 119
Section 1 - Revenue Projection 119
Section 2 - Operating Income Projection 120
Section 3 - Future Value (APPRECIATION) 121
Section 4 - Future Value (CURRENT CAP RATE) 122
Section 5 - Future Value (TARGET CAP RATE) 123
Formal PDF Report (Print/Share Version) 124
Page 1 124
Page 2 125
Page 3 126
Page 4 127

SELF/PARTNERS PERFORMANCE REPORT **128**
Description 128
In-App Report 129
Section 1 - Total Property Purchase Obligation 129
Section 2 - Down Payment (after Adjustments incl. Deposit 130
Section 3 - Earnest Money Deposit 131
Section 4 - Net Purchase Obligation at Close 132
Section 5 - Post-Purchase Renovations/Improvements 133
Section 6 - Total Purchase Obligation / Equity 134
Section 7 - Monthly Profit/Loss before Taxes 135
Section 8 - Annual Profit/Loss before Taxes 136
Section 9 - Future Value (Appreciation) 137
Section 10 - Future Value (Current CAP Rate) 138
Section 11 - Future Value (Target CAP Rate) 139
Formal PDF Report (Print/Share Version) 140
Page 1 140
Page 2 141
Page 3 142
Page 4 143

MORTGAGE PAYMENT ALTERNATIVES **144**
Description 144
In-App Report 145
Section 1 - Monthly 145
Section 2 - Bi-Weekly 146
Section 3 - Weekly 147
Section 4 - 2x per Month 148
Section 5 - Accelerated B-Weekly 149
Formal PDF Report (Print/Share Version) 150

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Real Estate Investor uses information you provide to perform calculations that may prove useful in your analysis, and inform your decision process. The calculated values generated by **Real Estate Investor**, based on the information you provide, may be for educational purposes to assess the relative merits of a real estate investment.

Real Estate Investor is not intended to encourage a particular investment, nor can it ensure that all the required information, specific to your personal circumstances, has been considered.

Please consult with your investment advisor to ensure you have a proper and comprehensive understanding of the terms, ratios and indicators used in **Real Estate Investor** and how they may be used to inform your personal investment decisions.

We at Sentravest Publishing Inc. wish you well in your investment endeavors and look forward to your comments.

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Back to Top

PART 1 - Introduction and Overview

DOCUMENT HIGHLIGHTS

Key Sections

This **Real Estate Investor** USER MANUAL document provides:

- An overview of the app functions
- A Navigation Map to enable you to see functional relationships and the menu hierarchy
- Three sample scenarios to get you acquainted with key functionality
- A description of the menus and navigation tools
- A description of various colour-coded indicators
- A detailed field-by-field description of each data entry screen
- A detailed description of each report

Alerts - Requirements, Options, Tips

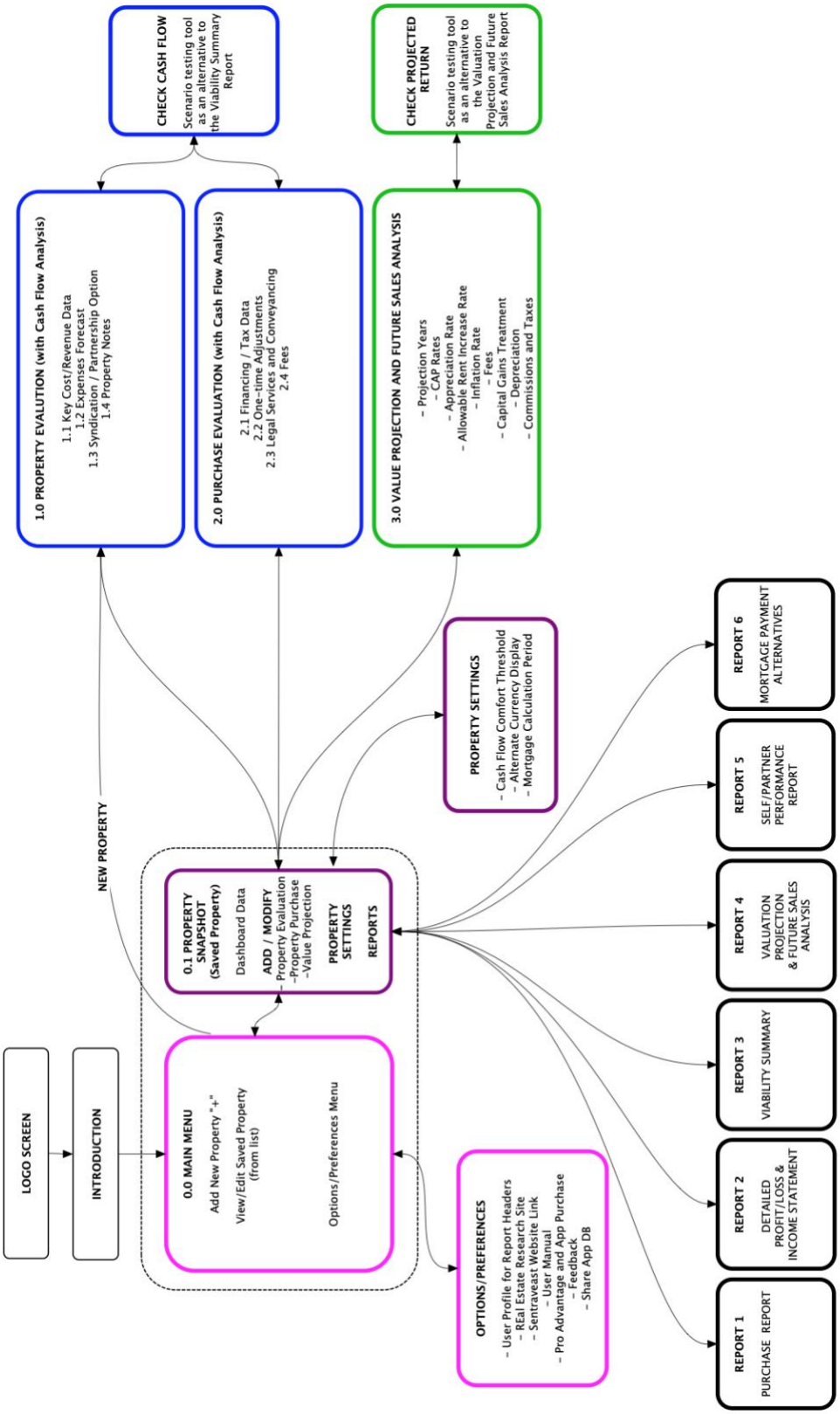
REQUIRED FIELD - this indicates a data entry field that is required in order to generate reports. These are the key data elements for reporting purposes. All the other data entry fields are for optional information that may or may not apply to your specific investment; or may not apply in the jurisdiction in which you are investing.

- Required data fields in **Real Estate Investor** will be highlighted in red if you miss entering any required data and you will be prompted to do so before moving to the next section.

optional field - this indicates a data entry field that is available to enter data that is relevant for your jurisdiction. All entered data is included in some manner in both calculations and reporting, but not all data is required or appropriate to provide an accurate record of your investment property.

This symbol indicates a tip or helpful observation regarding how you enter the data, how it is used in a calculation, or options for creating and interpreting scenarios.

REAL ESTATE INVESTOR™ - Navigation Map



REAL ESTATE INVESTOR™ - Introduction

Key Functions and Features

Cash Flow - Scenario Testing

With **Real Estate Investor** you can begin by entering fundamental data associated with an investment property and immediately and easily begin scenario testing for positive cash flow. Set your own **comfort threshold** on a property-by-property basis. Add additional expenses as they become known, update your expected rental revenues, and continuously check the impact on cash flow using the pop-up **CHECK CASH FLOW**.

Projected Future Value - Scenario Testing

You can also easily project the future value of your investment property. Real Estate Investor will consider appreciation rates, current and target capitalization (CAP) rates, planned rent increases and the effect of inflation on expenses to automatically generate three future valuations.

You can scenario test your future valuation by updating key information and continuously check all three calculations for future value and return on investment (ROI) using **CHECK PROJECTED RETURN**. You can include information on capital gains treatment and other factors (future fees, commissions, etc.) to support your decision regarding buy-and-hold for revenue generation, or the timing of a longer-term sale, or the outcome of a short-term flip to maximize returns.

Reports

Reports are available in three (3) formats:

- Pop-up scenario test results for cash flow and future value
- On-screen reporting:
  - **Viability Summary**
  - **Purchase Report**
  - **Detailed Profit/Loss Statement**
  - **Valuation Projection and Future Sales Analysis**
  - **Self/Partners Performance Report**
  - **Mortgage Payment Alternatives**
- Formal reports
  - **ALL 6 REPORTS are available in a formatted 8.5"x11" format to print and share (i.e. email, text, PDF view, etc.)**

Partnership Option

You may be an individual investor or, perhaps, part of a group of investors. For a sole investor, **Real Estate Investor** will report accordingly. For a group of investors in a given property, all reports will include a pro rata break-down of all costs, expenses, and returns.

Dual Currency Option

You may be purchasing a property in another currency. Real Estate Investor provides the option to report all calculations and generate reports in dual currencies based on the exchange rate you provide.

Mortgage Alternatives

Real Estate Investor bases all calculations on a standard monthly mortgage payment.

However, it is interesting to see what the long-term effects of increasing the frequency of payments, with only a modest change in the monthly amount, will do to the overall cost of debt and the related period required to pay off the mortgage. The **Mortgage Payment Alternatives** report can provide some insight.

- Monthly
  - the standard payment type, calculated at the beginning of each month
- Bi-Weekly
  - modestly increased rate of principle pay-down reduction in principle (compared to monthly)
- Weekly
  - modestly increased rate of principle pay-down reduction in principle (compared to monthly)
- Twice per Month
  - modestly increased rate of principle pay-down reduction in principle (compared to monthly)
- Accelerated Bi-Weekly
  - **significant** increase in the rate of principle paydown due to the equivalent of 13 monthly payments per year.

NOTE - The following three features are accessed via the Property Settings menu option for a selected saved property. Additional detail and helpful tips for their use is available under "INDIVIDUAL PROPERTY SETTINGS later in this document.

Comfort Threshold for Positive Cash Flow

The "**Comfort Threshold**" setting for each property (via the "Property Settings" menu for a given property) enables you to set an appropriate threshold for positive cash flow to support your purchase decision.

You will want to ensure that your cash flow evaluation accounts for all foreseeable expenses, therefore ensure that sufficient expense data is provided - or - set the threshold sufficiently high to provide coverage.

Comparative Currency

This is your opportunity to provide a comparative currency exchange rate for reporting purposes

- Optional value
- Applies to the specific property under evaluation - not a global value
- NOT dynamically updated to any reference currency (i.e. not linked to an external source). This is an analysis feature completely under your control for personal analytical purposes only.
- You can select whether or not to apply the exchange rate to reported values in each report

Mortgage Payment Period

Calculate mortgage payment at beginning of month (typical) or end of month.

- For most jurisdictions, it is appropriate to ensure the "Beginning" option is highlighted
- In most cases, a traditional lender will calculate the mortgage payment due at the beginning of each payment period. For most mortgages, this means the interest and principal amounts due are calculated at the beginning of each month.
- In cases where the mortgage is calculated at the end of each month, you can select "End" which will alter the calculation of the mortgage payment reported throughout Real Estate Investor.
- If you are uncertain, leave the option set to "Beginning".

Summary

Real Estate Investor is SIMPLE and EFFECTIVE in supporting your real estate investment decisions!

- **PROPERTY - CHECK CASH FLOW** - to begin, you will enter the minimum required data about the property to confirm the probability of positive **cash flow**. As you go along, all your work is saved for future view, edits, or even deletion if the property does not meet your performance criteria.
    - If you like what you see in the preliminary analysis, you can move forward and enter more detailed data regarding revenue and expenses to gain a clearer understanding of the opportunity - and **re-evaluate cash flow at each step**. You can always exit and come back to your saved property later to continue your analysis.

- **PURCHASE - CHECK CASH FLOW** - if you are encouraged by your initial analysis and you want to evaluate the total costs of purchasing the property, you can move to **Purchase - Check Cash Flow** - to produce a more detailed analysis.

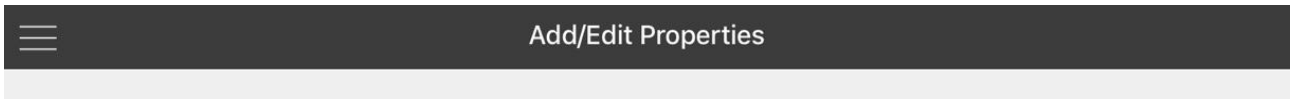
- **VALUATION PROJECTION - CHECK ROI** - you can **project the future value** of your property in **three comparable scenarios** using both current and target capitalization (CAP) rates, and an estimated appreciation rate, all with the ability to factor in allowable rent increases and the effect of inflation on annual expenses over the projected period of ownership.

- **REPORTS** - you can view, print, and email 6 key information and performance reports in **both in-app and formal PDF formats.**:
    - Viability Summary
    - Purchase Report
    - Detailed Profit/Loss Statement
    - Valuation Projection and Future Sales Analysis
    - Self/Partners Performance Report
    - Mortgage Payment Alternatives

    - For all reports, you have the option of reporting in a comparative currency. Very useful for investors who invest, or plan on investing, in countries other than their own.
    - For the Self/Partners Performance Report, you have the option of illustrating a pro rata distribution of costs and benefits for multiple investors in cases where you are a partner in an investment. Otherwise, the report represents you as a sole investor.

Menus and Key Controls

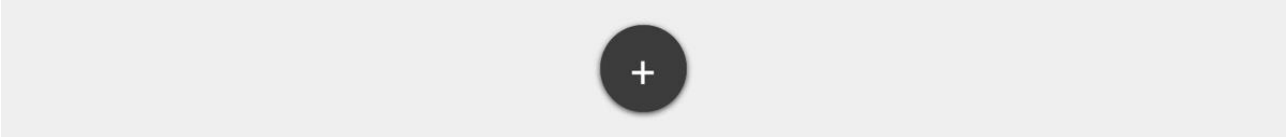
Hamburger Menu



The "Hamburger" menu on the Property Dashboard (top left) allows you to

- Complete your profile for report headers
- Add your favourite website for real estate research
- **Visit the Sentravest website from within the app**
- **Access this USER MANUAL**
- Purchase the app
- Provide feedback to the developers

The "+" Button



The **"+"** button on the Property Dashboard (bottom center) enables you to

- Add a New Property for analysis and evaluation

Menu Numbers

The numbered buttons on ALL data entry screens (top center) enables you to

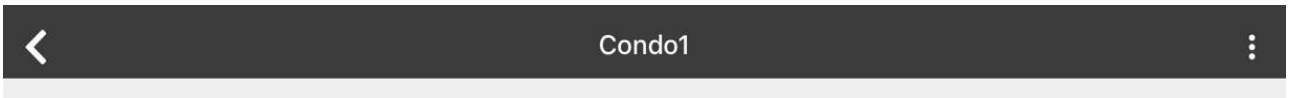
- Move backwards and forward through the various data entry screens without the need to press the **"next"** button for sequential navigation

"<" Button

The "<" button on ALL data entry screens (top left) enables you to

- Return to the **Property Snapshot** for the selected property

3-Dot Menu

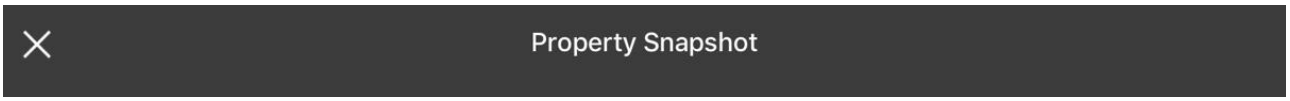


The "3 Dot" menu on each data entry screen (top right) enables you to

- Access the **"CHECK CASH FLOW"** function at any time to test the effect your data edits are having on the monthly net revenue (all data entry screens for Property Evaluation and Purchase Evaluation also have a the **"CHECK CASH FLOW"** button at the bottom of each screen)

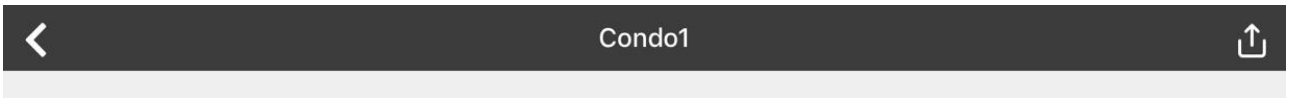
This menu provides one way to access CHECK CASH FLOW for **scenario testing** - you can continuously check cash flow projections as you adjust revenue and expense information under your control

"X" Button



The "X" button on the Property Snapshot (top left) enables you to return to the Property Dashboard (list of all saved properties)

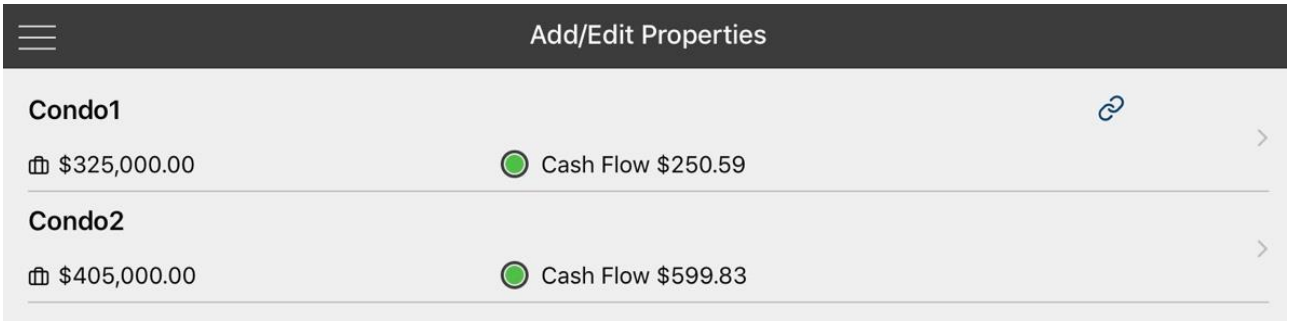
"Share" Button



The "Share" button on ALL the reports (top right) enables you to

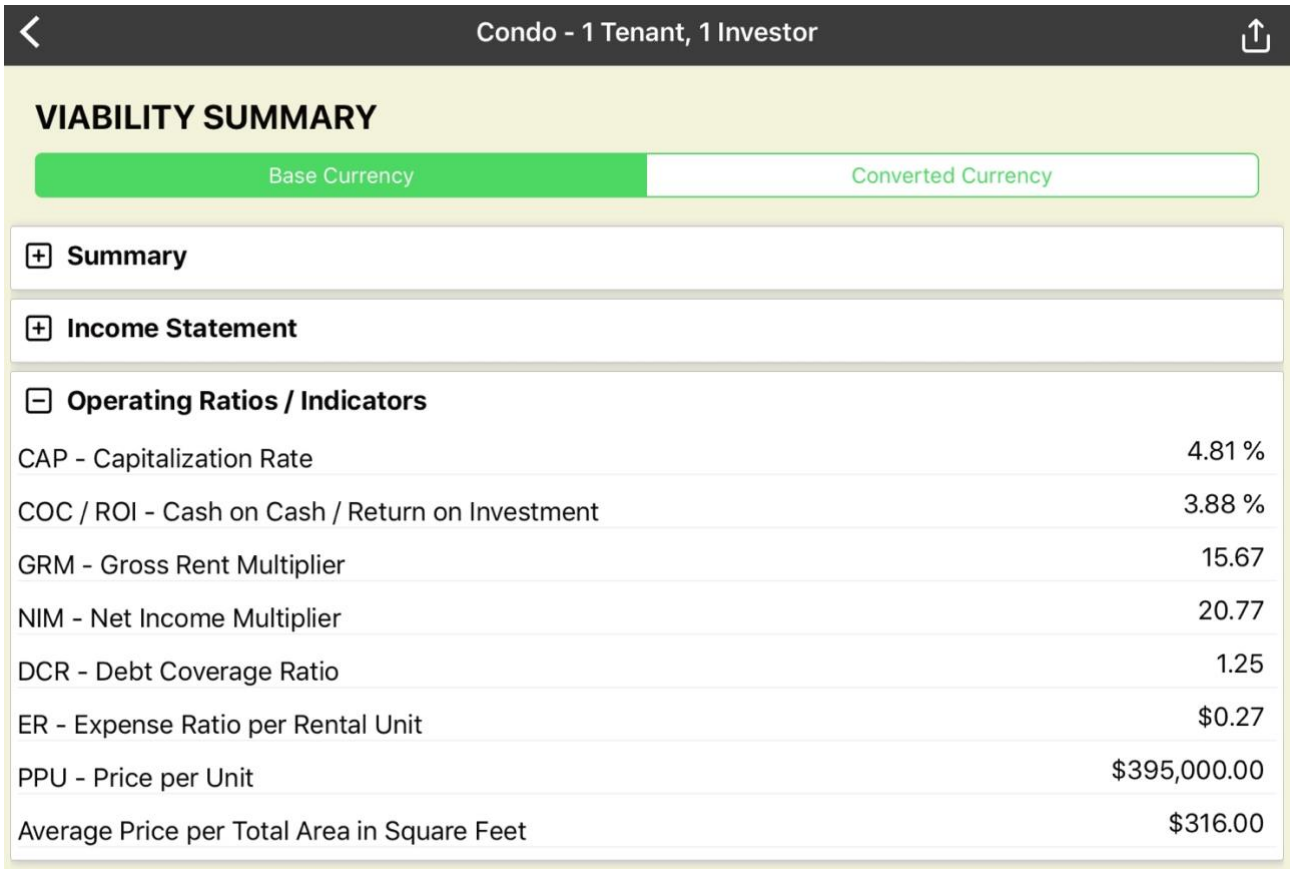
- Access all your "on-device" sharing functionality (email, messaging, printing, etc.)
- This will automatically create the FORMAL VERSION of each report selected.

"Web Link" URL Button



The linked chain icon (top right of the 'Condo1' listing) enables you to visit the website you recorded for the given property using the secure in-app browser.

In-App Report Controls



Pressing the "+" will expand a section of any report.
Pressing the "-" will collapse the section of any report

Some of the projected data calculations are presented in sub-tables.
You can swipe each table left or right to view the data (depending on the screen size of your mobile device).

The "share" icon (top right) will <u>automatically create a **formal version**</u> of the selected report for printing, sharing, etc.

Visit the sentravest.com site for a video demonstration of this function.

Cash Flow Viability Indicators

Whenever you see a calculated value for monthly cash flow, it will be accompanied by a coloured dot.

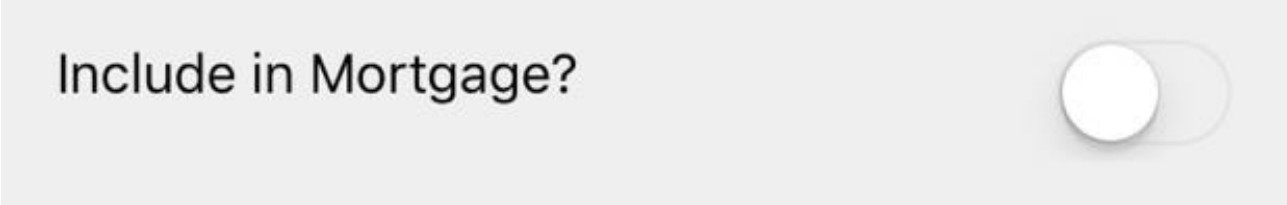
Green means the cash flow, using currently entered data, is **positive** and has been calculated as greater than your defined "**Comfort Threshold**".

Yellow means the cash flow, although positive, is less than your "**Comfort Threshold**" (found in the Property Settings menu, unique for each property). The default threshold is $100/mo positive cash flow. However, you can increase or decrease this value to a threshold that meets your risk management requirements.

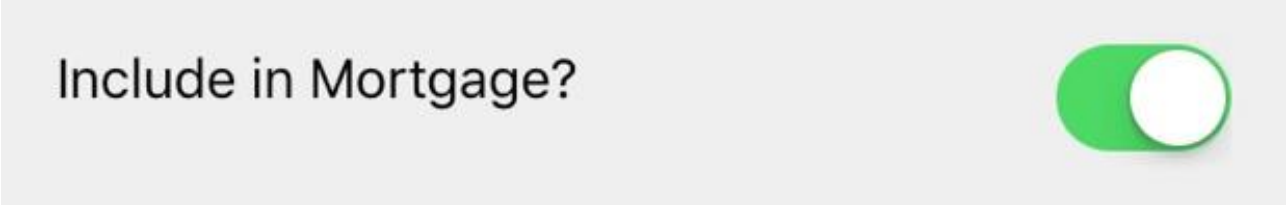
Red means the cash flow is **negative**. Increases in rent or the down payment, for example, will enable you to change this - as will decreases in forecasted expenses. For some investors, short-term cash flow is not the critical viability indicator for success, as they may rely on projections of appreciated value after renovation for a short-term sale. However, it is a cautionary note in cases where you are relying on cash flow to meet expenses.

"Include in Mortgage" Option

Throughout **Real Estate Investor**, you have the option of including costs/fees/charges etc. in the mortgage amount.



indicates "NO"



indicates "YES"

For example, based on cash in hand to make a purchase, you may opt to include any proportionately large expenses (ranging from a property purchase tax to any large post-purchase improvements) into the mortgage amount.

Where available, you can toggle this switch to include the indicated amount in the mortgage amount.

This can affect the:

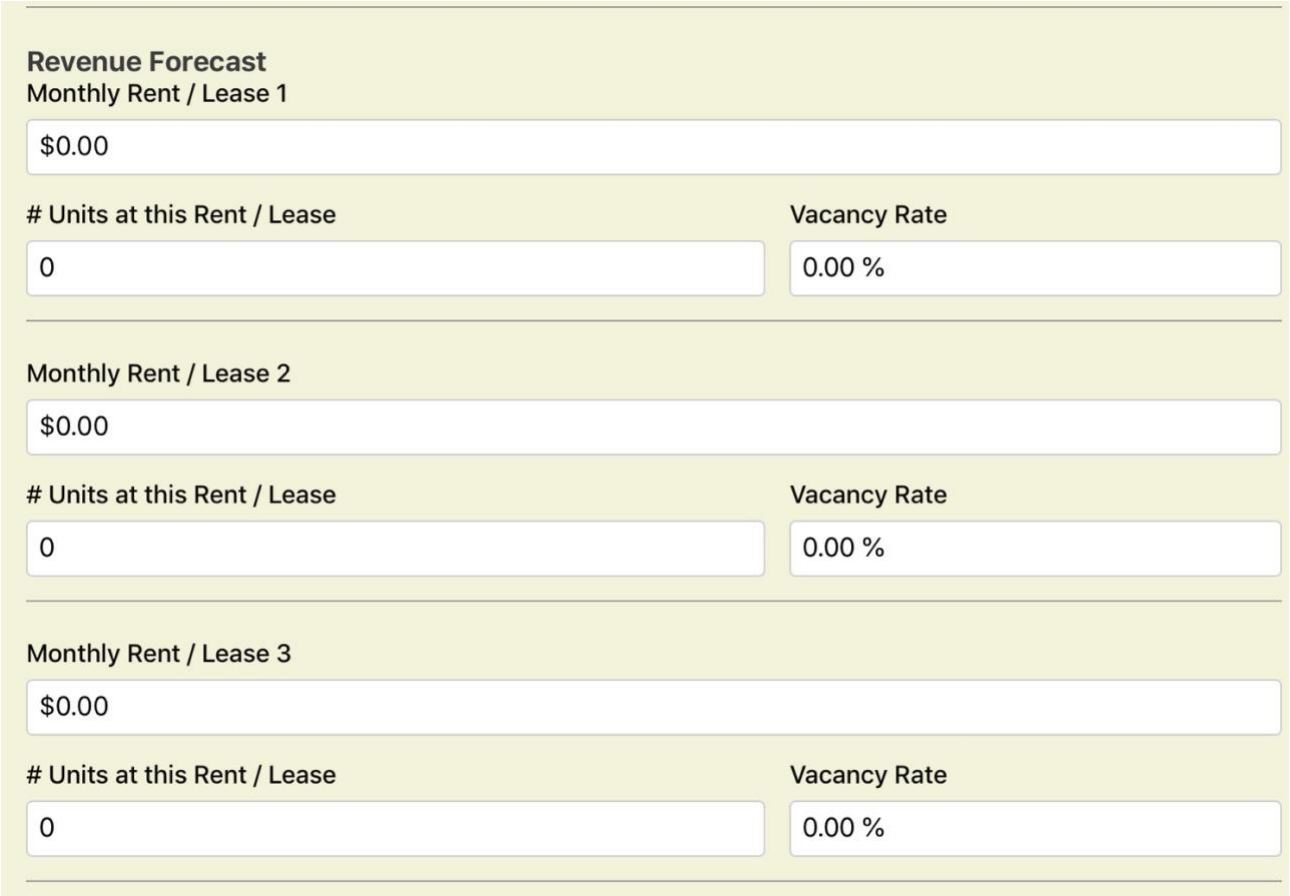
- Recalculated Purchase Price incl. Mortgageable Costs in the **"CHECK CASH FLOW"** pop-up function
- Actual Total Down Payment Required at xx% in the **"CHECK CASH FLOW"** pop-up function

The indicated costs will move to the *Purchase Costs Included in Mortgage* section of the **PURCHASE REPORT** and out of the *Out-of-Pocket Fees/Expenses* section.

You can test the effect of adding or removing expense items from the mortgage calculations at any time using the **"CHECK CASH FLOW"** pop-up function.

Mortgage lenders may have specific rules regarding what can and cannot be included in the mortgage. Also, adjusting the mortgage requirements may have an impact on your mortgage approval... so discuss this very carefully with your lender.

Data Entry Tip #1 - Rent/Lease Data - "Property - Check Cash Flow"



Example 1 - single property with one long-term rent, $1,500/mo

1. **Enter the monthly rent value** in "Monthly Rent / Lease 1 (i.e. 1500 will convert to $1,500)
2. **Enter the number 1** in "# Units at this Rent / Lease (i.e. one unit at this rent level)
3. **Enter the expected vacancy rate** for this unit (i.e. one month of vacancy is 8% of the year)
4. Skip over sections 2 and 3 for Monthly Rent / Lease

In a jurisdiction with low vacancy rates, you can start by leaving the "Vacancy Rate" at 0%. You can return to this field at any time to increase the vacancy rate as part of your **cash flow scenario testing**.

Example 2 - multi-unit property with 5 suites at two different rent levels, 3 at $750/mo and 2 at $900/mo

1. **Enter the monthly rent value** for the first rent level in "Monthly Rent / Lease 1 (i.e. 750)
2. **Enter the number 3** in "# Units at this Rent / Lease (i.e. one unit at this rent level)
3. **Enter the expected vacancy rate** for this unit type (i.e. one month of vacancy is 8% of the year)

4. **Enter the monthly rent value** for the second rent level in "Monthly Rent / Lease 1 (i.e. 900)
5. **Enter the number 2** in "# Units at this Rent / Lease (i.e. one unit at this rent level)
6. **Enter the expected vacancy rate** for this unit type (i.e. one month of vacancy is 8% of the year)

Example 3 - vacation rental at $3,000/mo, for 26 weeks a year

1. **Enter the monthly rent value** in "Monthly Rent / Lease 1 (i.e. 3000 will convert to $3,000)
2. **Enter the number 1** in "# Units at this Rent / Lease (i.e. one unit at this rent level)
3. **Enter the expected vacancy rate** for this unit (i.e. one month of vacancy is 8% of the year)
    - In this case, enter 50 in the "Vacancy Rate" (i.e. 50% of the year it will be empty)
4. Skip over sections for Monthly Rent / Lease #2 and #3

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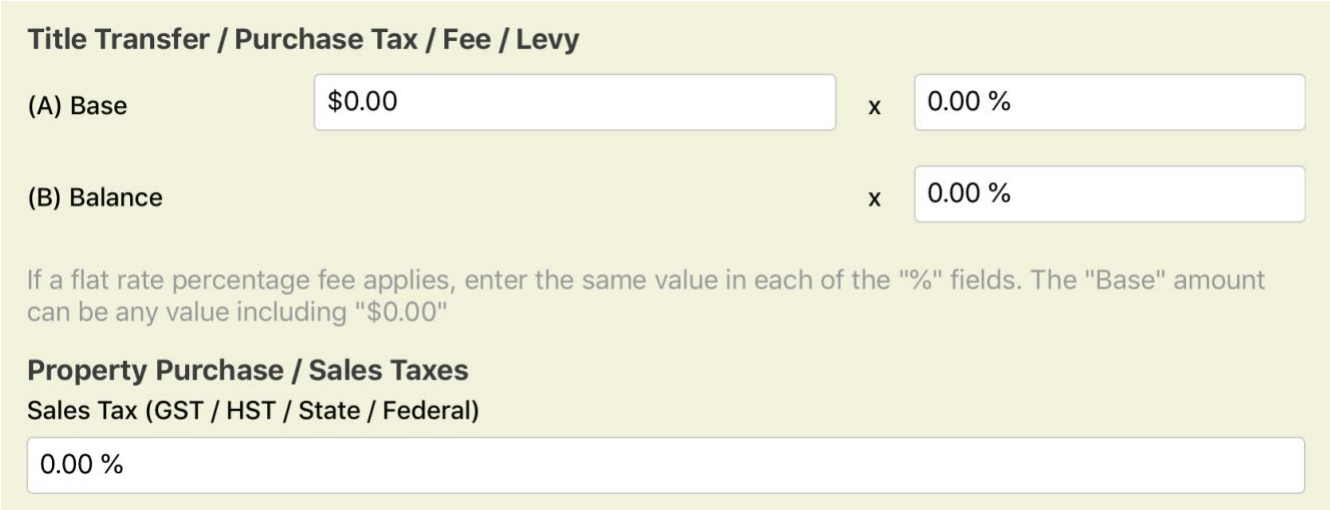
Data Entry Tip #2 - Tax Structures - Multi-Part or Tiered

Example 1 - A tiered tax associated with the transfer of a property title

- See Screen 1 in the "Purchase - Check Cash Flow" section



- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Where it applies in certain jurisdictions, a property transfer tax is often multi-tiered.

For example, if there is a 2% tax on the first $100,000 and 1% on the balance... set the threshold at $100,000 and enter 2% for that portion and enter 1% on the balance portion. The tax will calculate automatically.

If there is no Transfer Tax for your purchase - simply ensure 0.00% appears in both the "Base" and "Balance" % fields. If the tax has more than two tiers, then estimate the tax by adjusting the rate applied to the "Balance".

Example 2 - A fixed percentage tax associated with the transfer of a property title

- See Screen 1 in the "Purchase - Check Cash Flow" section

Title Transfer / Purchase Tax / Fee / Levy

(A) Base	$0.00	x	0.00 %
(B) Balance		x	0.00 %

If a flat rate percentage fee applies, enter the same value in each of the "%" fields. The "Base" amount can be any value including "$0.00"

Property Purchase / Sales Taxes

Sales Tax (GST / HST / State / Federal)

0.00 %

In some jurisdictions, the calculation of the property purchase tax may look like:

" 5% of the sale value "

In this case, enter 5% in the appropriate rate field on line A

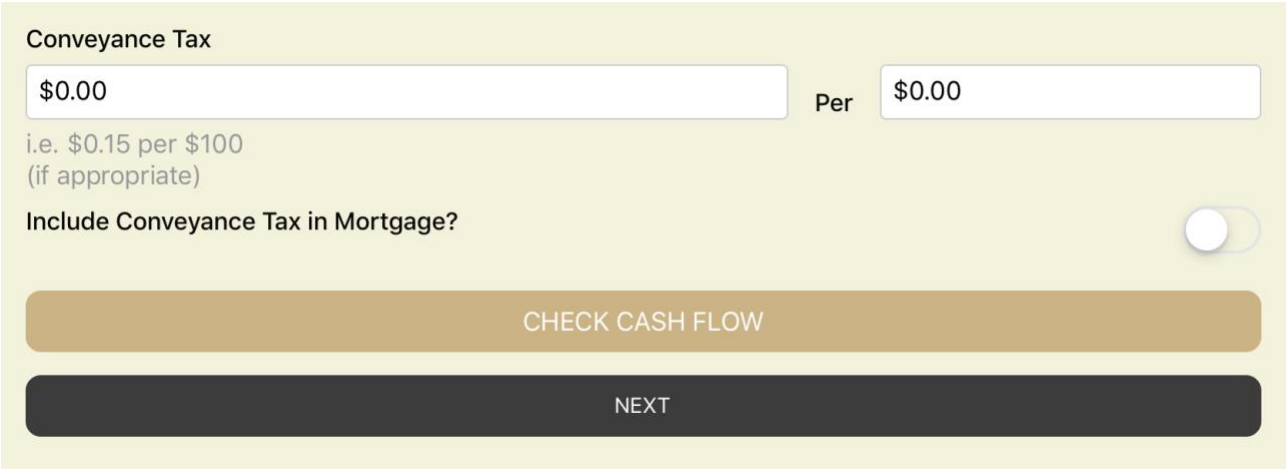
AND

enter 5% in the rate field on line B.

Entering the 5% in **BOTH** fields will ensure that the flat percentage rate is applied to the entire sale price. In this case, the value in the "Base" field can be left at "$0.00".

Example 3 - A flat-rate conveyance tax associated with the transfer of a property title

- See Screen 3 in the "Purchase - Check Cash Flow" section



- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Where it applies in certain jurisdictions, a conveyance tax is generally applied at a flat rate, usually calculated as "so many cents per so many dollars". If your information is a percentage, you may simply have to convert the values to use this function.

For example, if there is a tax of $0.15 for every $100 in value (or 0.15%) enter .15 in the first box and 100 in the second box. The tax will calculate automatically.

If there is no Conveyance Tax in your jurisdiction - or if it doesn't apply in the case of your purchase - simply enter 0% in both fields.

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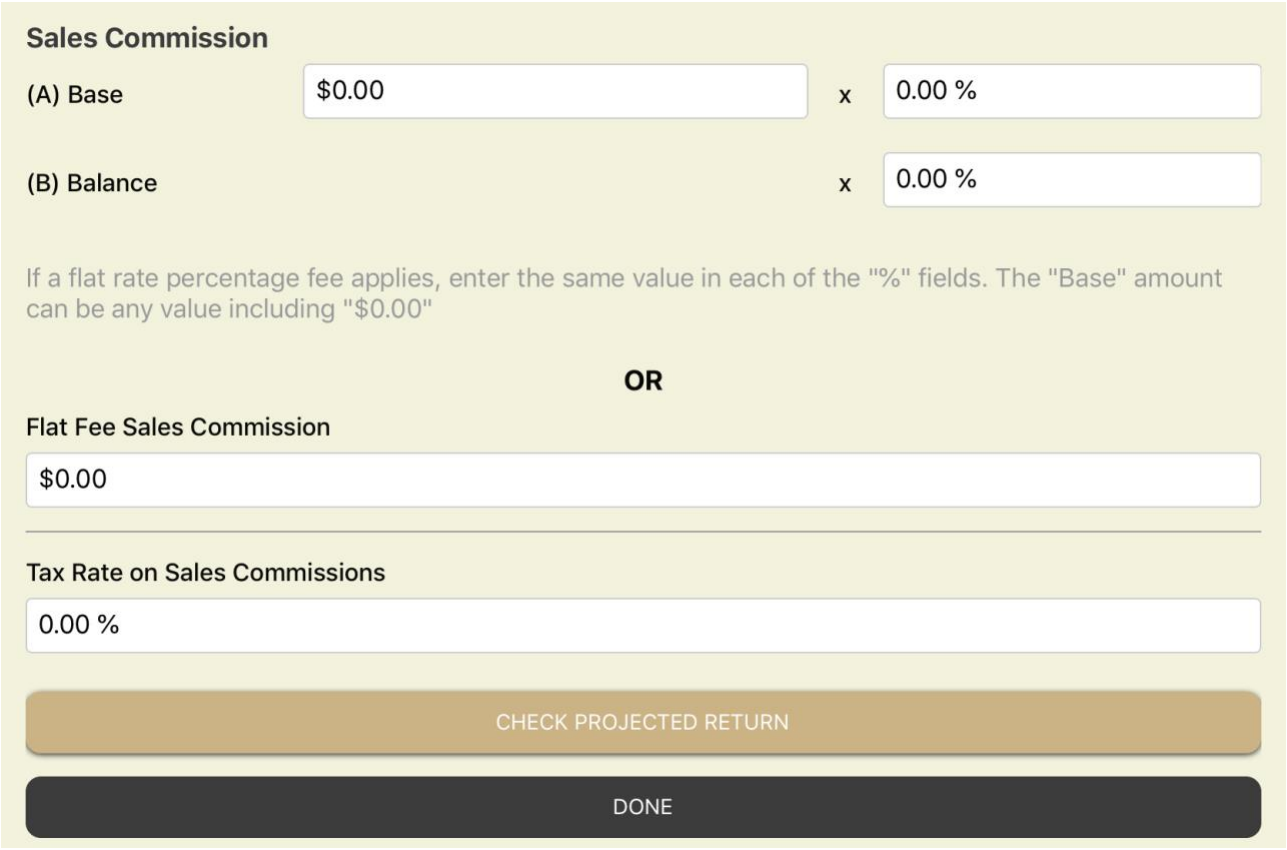
Data Entry Tip #3 - Commissions - Flat Fee or Tiered Fee/Commission Structures

- See the bottom of Screen 1 in the "Valuation Projection - Check ROI" section



SEE THREE (3) FOLLOWING EXAMPLES...

Here you have the option of:

- Selecting a tiered commission rate, including circumstances where a single percentage of the sale price applies (***examples 1 and 2***).

OR

- A flat fee expressed as a dollar amount (***example 3***).

Example 1 - Tiered percentage commission rate

In some jurisdictions, the calculation of an agent's fee may look like:

" 6% of the first $100,000 of value and 3% of the balance "

In this case you would

- enter $100,000 in the "base" value in line A
- enter 6% in the appropriate rate field on line A
- enter 3% in the rate field on line B.

In this example, a condominium with a future value of $500,000 would incur an agent's fee of $18,000 (plus any tax according to the rate entered below, in the tax rate field).

Example 2 - Fixed percentage commission rate

In some jurisdictions, the calculation of an agent's fee may look like:

" 5% of the sale value "

In this case, enter 5% in the appropriate rate field on line A

AND

enter 5% in the rate field on line B.

Entering the 5% in **BOTH** fields will ensure that the flat percentage rate is applied to the entire sale price. In this case, the value in the "Base" field can be left at "$0.00".

In this example, a condominium with a future value of $500,000 would incur an agent's fee of $25,000 (plus any tax according to the rate entered below, in the tax rate field).

Example 3 - Flat fee commission

In certain circumstances, you may be able to negotiate a flat (non-percentage) dollar value fee.

In this case, enter the dollar value in the flat fee field (e.g. $15,000)

If you are using a flat fee commission, ensure the tiered commission fields are left at "$0.00" and "0%" as appropriate.

In this example, a condominium with a future value of $500,000 would incur a flat rate agent's fee of $15,000 (plus any tax according to the rate entered below, in the tax rate field).

PART 2 - TUTORIAL - Quick Start Scenarios

SCENARIO #1 - SAMPLE PROPERTY - INITIAL CASH FLOW CHECK

Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario

In this scenario, we are evaluating the purchase of a hypothetical rental **condo unit**. From the listing we know:

- The asking price is $325,000
- You are going to base your analysis on a 20% down payment, although you may want to go lower (or need to go higher) depending on circumstances and the outcome of the analysis.
- The current mortgage rate available is 3.1%
- You are able to negotiate a 30-year amortization period
- The reported property taxes are $1,850
- The Home Owner Association (HOA)/strata (common property) fees are $285
- You believe such a condo would rent for $1,800 per month

Data Entry

Add a New Property

- Press the **"+" button** to bring up the first of four key data entry screens. Only a few elements are required data and we shall deal with those only in this example.

In each case following, tap the field in which you wish to enter data.

Property ID

Enter a Property Nickname

- This is the name under which the property will be saved for future edits, updates, and reports
- For this example, we will use **Condo1**

Financing Data

Enter the Base Purchase Price

- Typically, the list or asking price. This value may change over time as you add values for inclusions in the purchase cost (improvements, etc.). This is the number upon which the mortgage requirements will be calculated where you are making a down payment.
- For this example, we will use **$325,000**

Enter the Down Payment %

- Any value from 0% to 100% will work. For this example, we will use **20%**. i.e. type 20

Enter the Mortgage Interest Rate

- Any value from 0% to 100% but in this example, we will use **3.1%** i.e. type 3.1

Enter the Amortization Period

- In this example, we will use **30** (years)

Key Expenses

Enter the Annual Property Tax Estimate

- In this example, we will use **$1,850**

In this exercise, we are going to skip over the "Other Monthly Expenses", leaving it at $0.00

At this early stage in the data entry process, this "Other Monthly Expenses Field" can be a useful catch-all estimate for all other expenses like insurance, utilities, cleaning fees, etc. In the detailed expenses screens to follow, you will have the opportunity to itemize these expenses and adjust this field accordingly. Remember, you can **CHECK CASH FLOW** at any time as you add more information.

Enter the Monthly Strata/HOA Fee (not a mandatory field, but important for a strata property purchase)

- In this example, we will use **$285**

Revenue Forecast

Enter Monthly Rent/Lease 1

- In this example, we will use **$1,800**

Enter the # of Units at this Rent/Lease

- In this example, we will use **1**

In this exercise, we are going to skip over the "Vacancy Rate", leaving it at $0.00

Vacancy rate is the average vacancy over the course of a year. Thus, we you expect the property to vacant a month a year, enter 8.3% (1 vacant month/12 months a year). Adjust vacancy rates to match the property type and expected occupancy in your jurisdiction.

Although there is an opportunity to enter more data, for the moment we have established a working scenario for a typical purchase, using information typically available.

Supplementary Revenue

In this exercise, we are going to skip over BOTH the "Supplementary Revenue" fields", leaving them at $0.00

Scroll down to the "CHECK CASH FLOW" button

There are two ways to check cash flow:

1. Throughout the initial four data entry screens, there is a **"CHECK CASH FLOW"** button at the bottom of each screen
2. Also, in the top right corner, you will see a **"3-Dot"** menu icon. If you click on that at any time, you can also calculate cash flow based on data entered and any future updates.

CHECK CASH FLOW

Press the **"CHECK CASH FLOW"** button...

Check Cash Flow

Recalculated Purchase Price (incl. Mortgageable Costs)	$325,000.00
Down Payment (after Adjustments, incl. Deposit)	$65,000.00
Mortgage Required	$260,000.00
Total Monthly Revenue (after Adjustments)	$1,800.00
Monthly Mortgage Payment	$1,110.24
Total Monthly Operating Expenses (after Adjustments)	$439.17
Estimated Average Monthly Cash Flow	**$250.59**
CAP Rate	5.02 %
Cash on Cash (ROI)	4.63 %
Total Cost of Debt at 30 year Amortization	$139,687.35

OK

As you can see, based on the information entered thus far, this investment property would yield a **positive monthly cash flow of $250.59**

The mortgage payment is shown and also the total monthly expenses, including HOA fees, a monthly allowance for property taxes, and the mortgage payment.

Press **OK**

You can adjust the monthly rent, change the vacancy rate, consider increasing/decreasing the down payment %, negotiating a different (better) mortgage rate, and changing the amortization period to see the relative impacts on the cash flow. By changing these parameters, you can see the interplay between the parameters and optimize a personalized cash flow.

When you are done... you can view this information in the **VIABILITY SUMMARY** report**.**

VIABILITY SUMMARY Report - In-App Version

Press "**<**" to return to the Property Snapshot Menu.

Select **"Viability Summary"** from the list of reports in the Property Snapshot.

Pressing the **"+"** will expand a section of any report
Pressing the **"-"** will collapse the section of any report

Some of the projected data calculations are presented in sub-tables.
You can swipe each table left or right to view the data
(may be required, depending on the screen size of your mobile device)

Expand the "**Summary**" section (press the **"+"**). and see:

- Total purchase price, including and costs you have included for mortgage purposes
- Adjusted down payment (reflecting any mortgage inclusions, tied to your down payment %
- Mortgage required
- Total monthly expenses captured thus far
- Total monthly revenue captured thus far
- Monthly Net Income / Loss before taxes (the indicated cash flow)

Collapse this section by pressing "-"

Expand the "**Income Statement**" section (press the "+") and see:

- Gross Annual Rental / Lease Income
- Any deductions indicated by the vacancy rate you entered
- Gross Annual Rental / Lease Income
- Total Annual OTHER Income, if any
- Gross Annual Operating Income
- Total Annual Operating Expenses
- Net Operating Income (excluding mortgage payments)
- Total Annual Mortgage Payments
- Before Tax Annual Cash Flow

Collapse this section by pressing "-"

Expand the **"Operating Ratios / Indicators"** section (press the **"+"**) and see:

- Capitalization (CAP) Rate
- Cash on Cash / Return on Investment (COC)
- Gross Rent Multiplier (GRM)
- Net Income Multiplier (NIM)
- Debt Coverage Ratio (DCR)
- Expense Ratio per Rental Unit (ER)
- Price per Unit (PPU)
- Average price per Total Area in Square Feet/Meters

Collapse this section by pressing "-"

VIABILITY SUMMARY Report - Shareable PDF Version

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for viewing on your device, printing, etc. using device capabilities

The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

Press the and then select your on-device option to "send" it to:

- a PDF - the PDF version of the report can be viewed on your device
- a printer
- an email
- a text
- etc.

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SCENARIO #2 - SAMPLE PROPERTY - VALUE PROJECTION (Future Sale Evaluation)

Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario

In this scenario, we are evaluating the future sale of the hypothetical rental condo unit we created in Scenario #1 above. We anticipate there may be rent increases over time, there will be increases in expenses, and there may be tax consequences upon completion of the sale.

This process will yield **three potential future valuations**:

- Value based on current capitalization (CAP) rate
- Value based or a potential future CAP rate
- Value based on a historically representative appreciation rate

This is a great playground for scenario testing to evaluate assumptions and performance thresholds regarding CAP rates, inflations rates, and appreciation rates.

For this example:

- You initially plan to hold the property for 5 years (although you may alter your plan based on the outcome of this analysis)
- The current CAP rate of 5.02% has been calculated internally and is shown
- You estimate that an acceptable CAP rate in the future may be 4%
- You have evidence that an appreciation rate of 5% may apply over the 5-year period
- You believe you can increase the rent 4% per year
- You anticipate an inflation rate of 1.2% per year during the hold period
- The taxable portion of any capital gain in your jurisdiction is 50%
- A marginal tax rate of 23% will apply to that amount of the projected capital gain
- The sales commission will likely be 6% on the first $100,000 of the sale price and 3% on the balance
- A tax of 5% will be applied to the sales commission

There are several other optional costs that can be entered in this calculation but this scenario involves only the above factors.

In this hypothetical example, although the local rate of annual appreciation historically has been 6% per year over the last 40 years, you acknowledge that there are short-term increases and decreases in that average rate - so, for a 5-year hold period, you may decide to discount the projection to 5% to manage the risk of year-over-year fluctuation.

Selecting Your Saved Property

*If you have just completed Scenario #1 and are still in a data entry area for **Condo1**, press the **"<" button** in the top left corner to return to Property Snapshot... and then press the **"X" to exit** to the Portfolio list of saved properties.*

Select **"Condo1"** from the list of saved properties.

Select **"Value Projection - Check ROI"** from the data entry options in the ADD or MODIFY section

Data Entry

Projection Factors

Enter Year Property Owned (Projected)

- In this example, we will use **5**

Note that the Current CAP Rate is indicated at **5.02%**

- This was calculated during Scenario #1

Enter the Target Acceptable CAP Rate

- In this example, we will use **4%**

Enter the Appreciate Rate (%)

- In this example, we will use **5%**

Enter the Allowable Rate of Annual Rent/Lease Increase

- In this example, we will use **4%**

Enter the Inflation Rate (%)

- In this example, we will use **1.2%**

Future Fees

In this exercise, we are going to skip over all of the potential end-of-term expenses, , leaving them all at $0.00

Future Capital Gains Treatment

Enter Taxable Portion of Capital Gain (%)

- In this example, we will use **50%**

Enter the Marginal Tax Rate for Taxable Portion (%)

- In this example, we will use **23%**

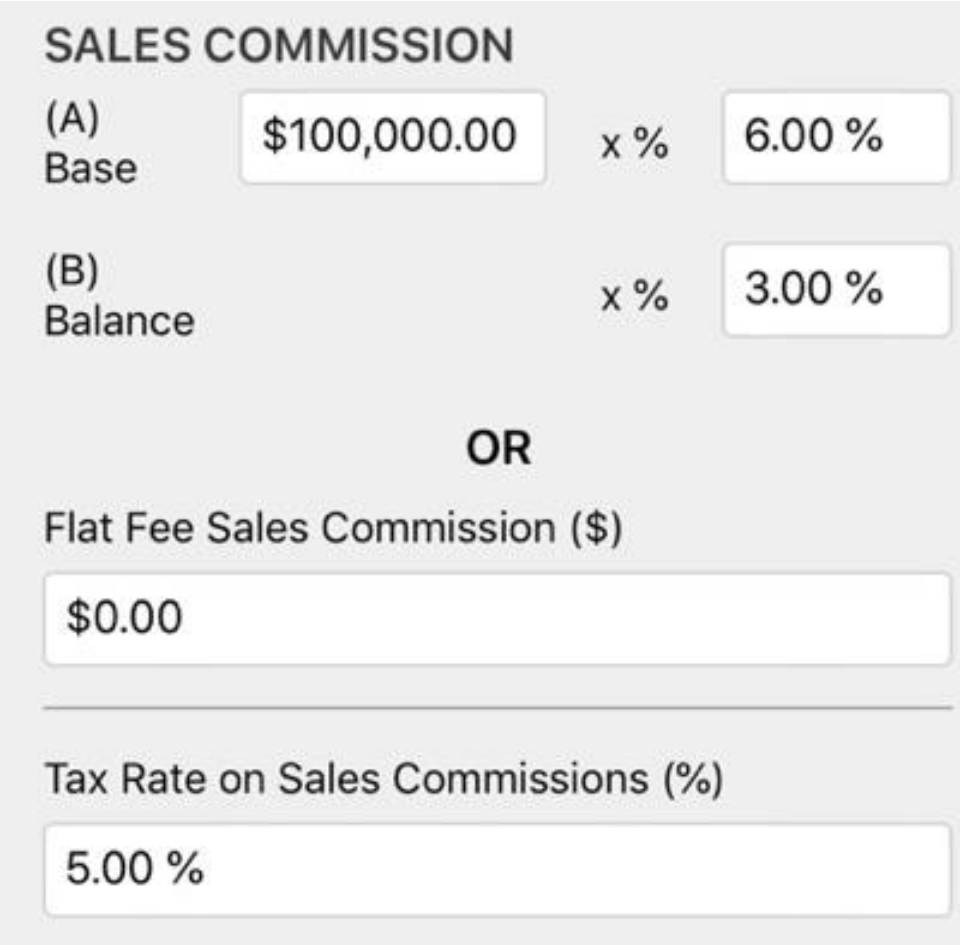
Depreciation

In this exercise, we are going to skip over Depreciation, leaving it at $0.00

Sales Commission

Enter the Sales Commission details (see diagram)

- **6% on the first $100,000** of the sale price and **3% on the balance**
- **5% sales tax** on the commissions



Fixed Percentage Commission Calculation
For some sales, a flat percentage will apply to the entire sales price.
If this is the case for you, simply enter the **same number in both % fields**.
In this case, the dollar value you type in the "Base" field will have no real effect, and can be left at "0.00" if you like.

For this tutorial example, we are demonstrating the tiered commission structure.

Then...

Press the "**CHECK PROJECTED RETURN**" button...

CHECK PROJECTED RETURN

Section 1 - Future Value due to Appreciation

CHECK PROJECTED ROI

Indicated Original Property Value	$325,000.00
Original Mortgage (with Inclusions)	$260,000.00
Hold Period (Years)	5
	Appreciation at 5%
Estimated Future Value	$414,791.51
Proceeds After Selling Costs	$398,575.58
Balance of Mortgage Principle Due	$231,576.10
Proceeds After Repayment of Mortgage Principle	$166,999.48
Capital Gain (Original Indicated Value less Net Proceeds)	$73,575.58
Indicated Capital Gains Tax	$8,461.19
Proceeds After Capital Gains Tax	$158,538.29
Estimated Total Cash Flow over 5 years	$25,925.00
Total Cash in Hand after 5 years	**$184,463.28**
Total Invested (Original Purchase less Mortgage Principle Due)	**$93,423.90**
Total Return	**$91,039.38**
Total ROI	**97.45 %**
Annualized ROI (over 5 years)	**19.49 %**

scroll down...

Section 2 - Future Value using the Current CAP Rate

	Current CAP at 5.02%
Estimated Future Value	$411,689.67
Proceeds After Selling Costs	$395,571.44
Balance of Mortgage Principle Due	$231,576.10
Proceeds After Repayment of Mortgage Principle	$163,995.34
Capital Gain (Original Indicated Value less Net Proceeds)	$70,571.44
Indicated Capital Gains Tax	$8,115.72
Proceeds After Capital Gains Tax	$155,879.63
Estimated Total Cash Flow over 5 years	$25,925.00
Total Cash in Hand after 5 years	**$181,804.62**
Total Invested (Original Purchase less Mortgage Principle Due)	**$93,423.90**
Total Return	**$88,380.72**
Total ROI	**94.60 %**
Annualized ROI (over 5 years)	**18.92 %**

Section 3 - Future Value using the Target CAP Rate

	Target CAP at 4%
Estimated Future Value	$517,145.56
Proceeds After Selling Costs	$497,705.47
Balance of Mortgage Principle Due	$231,576.10
Proceeds After Repayment of Mortgage Principle	$266,129.37
Capital Gain (Original Indicated Value less Net Proceeds)	$172,705.47
Indicated Capital Gains Tax	$19,861.13
Proceeds After Capital Gains Tax	$246,268.24
Estimated Total Cash Flow over 5 years	$25,925.00
Total Cash in Hand after 5 years	**$272,193.24**
Total Invested (Original Purchase less Mortgage Principle Due)	**$93,423.90**
Total Return	**$178,769.34**
Total ROI	**191.35 %**
Annualized ROI (over 5 years)	**38.27 %**

Press "**<**" to return to the "Valuation Projection - Check ROI" data entry screen
Press "**<**" again to return to the "Property Snapshot"

VALUATION PROJECTION Report - In-App Version

Select **"Valuation Projection"** from the list of reports in the Property Snapshot.

Pressing the **"+"** will expand a section of any report
Pressing the **"-"** will collapse the section of any report

Some of the projected data calculations are presented in sub-tables.
You can swipe each table left or right to view the data
(may be required, depending on the screen size of your mobile device)

Expand the "**Revenue Projection Data**" section (press the **"+"**)

- In the top half of this section of the report, review the restatement of data you entered
- In the bottom half of this section
  - you will see the original monthly rent of $1,800 in the first table
  - you will see the projected monthly rent of $2,189.98 in the second table

Collapse this section by pressing "-"

Expand the "**Income Projection Data**" section (press the "+")

- This section illustrates the following for both the first year of ownership and the projected last year of ownership (5th year in this example)
- The summary data is bolded:
  - $3,041.42 Annual Net Income before Taxes Including mortgage payments) in Year 1
  - $7,397.24 Annual Net Income before Taxes Including mortgage payments) in Year 5

Collapse this section by pressing "-"

Real Estate Investor provides three values - which can be referenced as a range of potential values (typically low, middle, and high) to help inform your investment decision.

Expand the **"Future Value (Appreciation)"** section (press the **"+"**)

- This section illustrates the potential outcome of a sale, using the value projected with appreciation value
- There's a <u>lot of information presented in this section</u>, but the summary data in the report is bolded:
  - Estimated Future Appreciated Value of the Property at Time of Sale (@5% over 5 years)
    - **$414,791.51**
  - Net Return on Investment
    - **$99,672.22**
  - Total Yield
    - **153.34%**
  - Annualized Yield (over 5 years)
    - **30.67%**

Collapse this section by pressing "-"

Expand the **"Future Sale using Projection Data and Current Cap Rate"**

- This section illustrates the potential outcome of a sale, using the value projected at the current CAP rate
- There's a lot of information presented in this section, but the summary data in the report is bolded:
  - Estimated Future Value of the Property at Time of Sale in 5 years at current Cap Rate
    - **$411,689.67**
  - Net Return on Investment
    - **$96,668.08**
  - Total Yield
    - **148.72%**
  - Annualized Yield (over 5 years)
    - **29.74%**

Collapse this section by pressing "-"

Expand the **"Future Sale using Projection Data and Target/Acceptable Cap Rate"**

- This section illustrates the potential outcome of a sale, using the value projected at the target/acceptable CAP rate
- There's a lot of information presented in this section, but the summary data in the report is bolded:
  - Estimated Future Appreciated Value of the Property at Time of Sale (@5% over 5 years)
    - **$517,145.56**
  - Net Return on Investment
    - **$198,802.112**
  - Total Yield
    - **305.85%**
  - Annualized Yield (over 5 years)
    - **61.17%**

Collapse this section by pressing "-"

VALUATION PROJECTION Report - Shareable PDF Version

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a PDF - the PDF version of the report can be viewed on your device

- a printer
- an email
- a text
- etc.

The key portion of the **CHECK PROJECTED RETURN** pop-up is the following three "future value" sections that provide comparable valuations based on the information you have provided for CAP rates and appreciation rates.

Section 1

- **Summary of original value, original mortgage, and hold period**
- **"Future Value using Projection Data and Appreciated Value Estimate"**

Section 2

- **"Future Value using Projection Data and Current CAP Rate"**

Section 3

- **"Future Value using Projection Data and Target/Acceptable CAP Rate"**

These valuation projections are estimates, of course. Each projection factors in the information regarding inflation (expenses) and allowable rent increases (revenue). Significantly, each projection is better suited to a specific type of property and is subject to the real estate market and other external influencing factors.

Some properties, such as residential rental properties are influenced more by the rate of appreciation than by the CAP rate. On the other hand, a pure commercial property is more likely to be affected by the prevailing competitive CAP rate at the time of sale.

Comparable long-term investment returns, say in the bond market, will determine how attractive your projected "acceptable CAP rate" will be in the future.

Real Estate Investor provides all three values - which can be referenced as a range of potential values (typically low, middle, and high) to help inform your investment decision.

Your analysis and use of this information will be based on your personal circumstances, the accuracy of your projections, external market forces in play at the time of sale, and the nature of the property in question.

In this example, given that we are evaluating a "Condo" - a residential property - the **CAP** rate valuations may be less likely to apply than the appreciation valuation. Therefore, based on the information you provided in this illustration, you may choose to expect a potential future value, at the end of 5 years, somewhere between $410,000 and $415,000.

Summary

The key portion of this report is the following three "future value" sections that provide comparable valuations based on the information you have provided for CAP rates and appreciation rates.

- **"Future Sale using Projection Data and Appreciated Value Estimate"**
- **"Future Sale using Projection Data and Current CAP Rate"**
- **"Future Sale using Projection Data and Target/Acceptable CAP Rate"**

These valuation projections are estimates, of course. Each projection factors in the information regarding inflation (expenses) and allowable rent increases (revenue). Significantly, each projection is better suited to a specific type of property and is subject to the real estate market and other external influencing factors.

Comparable long-term investment returns, say in the bond market, will determine how attractive your projected "acceptable CAP rate" will be in the future.

Some properties, such as residential rental properties are influenced more by the rate of appreciation than by the CAP rate. On the other hand, a pure commercial property is more likely to be affected by the prevailing competitive CAP rate at the time of sale.

Your analysis and use of this **VALUATION PROJECTION** report will be based on your personal circumstances, the accuracy of your projections, external market forces in play at the time of sale, and the nature of the property in question.

In this example, given that we are evaluating a "Condo" - a residential property - the **CAP** rate valuations may be less likely to apply than the appreciation valuation.

If you feel this is true, based on the information you provided in this illustration, you may choose to expect a potential future value somewhere between $410,000 and $415,000.

[END OF TUTORIAL SCENARIO #2]

SCENARIO #3 - MODIFYING DATA TO IMPROVE POTENTIAL CASH FLOW

Scenario Overview - visit www.sentravest.com to see a video demonstration of this scenario

In this scenario, we are evaluating the purchase of a hypothetical rental **up/down duplex**. From the listing we know:

- The asking price is $965,000 (you may purchase for less or more but this is a fair starting point)
- You are going to base your initial analysis on a 20% down payment, although you may want to go lower (or need to go higher) depending on circumstances and the outcome of the analysis.
- The current mortgage rate available is 3.1%
- You are able to negotiate a 30-year amortization period
- The reported property taxes are $4,250
- You believe the upper portion would rent for at least $2,100 per month and the lower portion would rent for at least $1,900 per month but you would like to assess different rents and the effect on the amount of your down payment in order to retain positive cash flow
- There is a detached garage/shop with its own entrance that may have rental potential

---

Data Entry

Create a New Property

- Press the **"+" button** to bring up the first of four key data entry screens. Only a few elements are required data and we shall deal with those only in this example.

Property ID

Enter a Property Nickname

- This is the name under which the property will be saved for future edits, updates, and reports
- For this example, we will use **Duplex1**

Financing Data

Enter the Base Purchase Price

- Typically, the list price or asking price to begin the analysis. This number may change over time as you include costs in the purchase price (improvements, etc.). This is the number upon which the mortgage requirements will be calculated where you are making a down payment.
- For this example, we will use **$965,000**

Enter the Down Payment %

- Any value from 0% to 100% will work. For this example, we will use **20%**

Enter the Mortgage Interest Rate

- Any value from 0% to 100% but in this example, we will use **3.1%**

Enter the Amortization Period

- In this example, we will use **30** (years)

Key Expenses

Enter the Annual Property Tax Estimate

- In this example, we will use **$4,250**

In this exercise, we are going to skip over the "Annual OTHER Expenses 1" and "Monthly Strata / HOA Fee", leaving them both at $0.00

Revenue Forecast

For the First Unit

Enter Monthly Rent / Lease 1

- In this example, we will use **$2,100**

Enter the # of Units at this Rent / Lease

- In this example, we will use **1**

Enter the Vacancy Rate

- In this example, we will use **0%**

For the Second Unit

Enter Monthly Rent / Lease 2

- In this example, we will use **$1,900**

Enter the # of Units at this Rent/Lease

- In this example, we will use **1**

Enter the Vacancy Rate (for the second unit)

- In this example, we will use **0%**

Supplementary Revenue

Although we will return, at this point in this exercise, we are going to skip over BOTH the "Supplementary Revenue" fields, leaving them at $0.00

CHECK CASH FLOW

There are two ways to do this:

1. Throughout the initial four data entry screens, there is a **"CHECK CASH FLOW"** button at the bottom of each screen

2. Also, in the top right corner, you will see a **"3-Dot"** menu icon. If you click on that at any time, you can also calculate cash flow based on data entered and any future updates.

Press the **"CHECK CASH FLOW"** button (at the bottom of the page)

Check Cash Flow

Recalculated Purchase Price (incl. Mortgageable Costs)	$965,000.00
Down Payment (after Adjustments, incl. Deposit)	$193,000.00
Mortgage Required	$772,000.00
Total Monthly Revenue (after Adjustments)	$4,000.00
Monthly Mortgage Payment	$3,296.57
Total Monthly Operating Expenses (after Adjustments)	$354.17
Estimated Average Monthly Cash Flow	**$349.27**
CAP Rate	4.53 %
Cash on Cash (ROI)	2.17 %
Total Cost of Debt at 30 year Amortization	$414,763.98

OK

As you can see, based on the information entered thus far, this investment property would yield a **positive monthly cash flow of $349.27. However, this is just a starting point.**

The mortgage payment is shown and also the total monthly expenses, including HOA fees, a monthly allowance for property taxes, and the mortgage payment.

Note that this cash flow number does not yet consider the expenses associated with owning such a duplex... and does not necessarily reflect the best rental scenario.

Decision Point

If your goal was to obtain a high-value positive cash flow, using the sample data as-is, with enough of a margin to absorb both expected and some unexpected costs... then this may be the time to consider another property.

However, in this scenario, you feel the property has good revenue potential. There is an opportunity to increase the rents following some minor short-term renovations, and you may decide to rent the garage/shop separately.

So, let's explore options... and **fine-tune** the analysis.

Further Analysis with Data Revision

Close the **CHECK CASH FLOW** by clicking on **"OK"**

First, let's explore the expenses side of the equation.

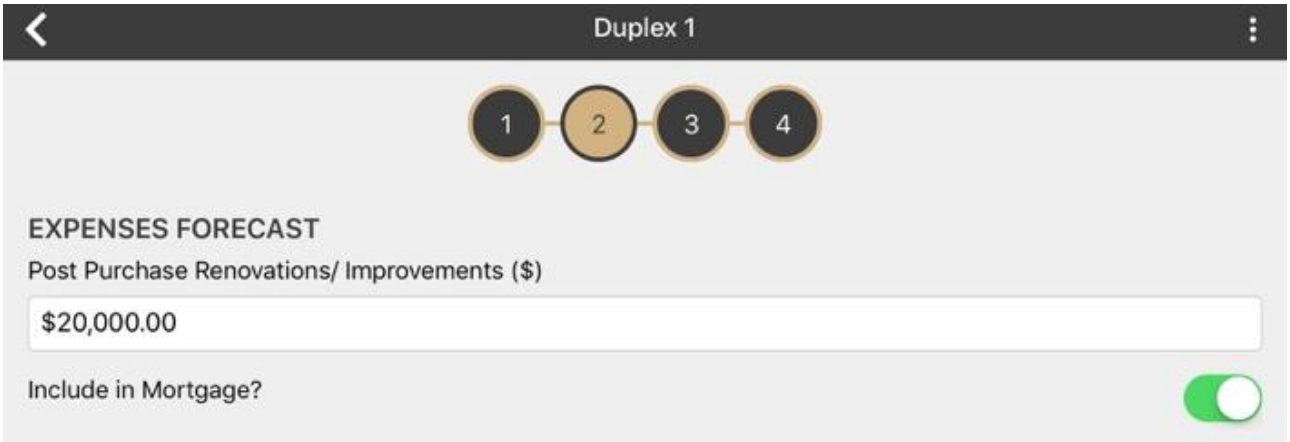
Proceed to Screen #2 of the Property - Check Cash Flow section. You can do this by clicking **"NEXT"** at the bottom of Screen #1... or by simply clicking the **"2"** at the top of the screen.

Detailed Expenses Forecast

Under Detailed Expenses Forecast in **Screen 2**...

Enter the Post Purchase Renovations/Improvements

- In this example, we will use **$20,000**
- Toggle the **"include in mortgage?"** To the right so it turns green for '**yes**, include'



In this exercise, we are going to skip over several fields, leaving them at $0.00

Enter the Annual Insurance Premium

- In this example, we will use **$175** (the cost of putting a rider on your personal insurance)

Enter the Annual Repairs Estimate

- In this example, we will use **$5,000**

While you could add more, the data entered thus far will serve to illustrate the point.

Press the **"CHECK CASH FLOW"** button... (either at the bottom of the screen or under the **"3-Dot"** menu in the top right of the screen)

Check Cash Flow	
Recalculated Purchase Price (incl. Mortgageable Costs)	$985,000.00
Down Payment (after Adjustments, incl. Deposit)	$197,000.00
Mortgage Required	$788,000.00
Total Monthly Revenue (after Adjustments)	$4,000.00
Monthly Mortgage Payment	$3,364.89
Total Monthly Operating Expenses (after Adjustments)	$785.42
Estimated Average Monthly Cash Flow	**($150.31)**
CAP Rate	4.00 %
Cash on Cash (ROI)	(0.92 %)
Total Cost of Debt at 30 year Amortization	$423,360.12

OK

By adding in some perfectly reasonable expenses, **the cash flow is now 'upside down'** and currently shows a **negative monthly cash flow of ($150.31).**

Time to improve the revenue side of the equation to re-evaluate this property!

Press **"OK"**

Press either the **"1"** at the top of the screen to return to the first data entry screen.

Scroll down to the Rent/Lease section...

In this example, you now expect the improvements budget of $20,000 will enable you to boost the expected rents to the market rates of $2,600 for the upper, $2,300 for the lower... and you have secured a potential tenant for the garage/shop at $500 per month.

Enter Monthly Rent/Lease **1** - *the upper level of the duplex in this scenario*

- In this example, we will change $2,100 **to $2,600**

Enter Monthly Rent/Lease **2** - *the lower level of the duplex in this scenario*

- In this example, we will change $1,900 **to $2,300**

Supplemental Revenue

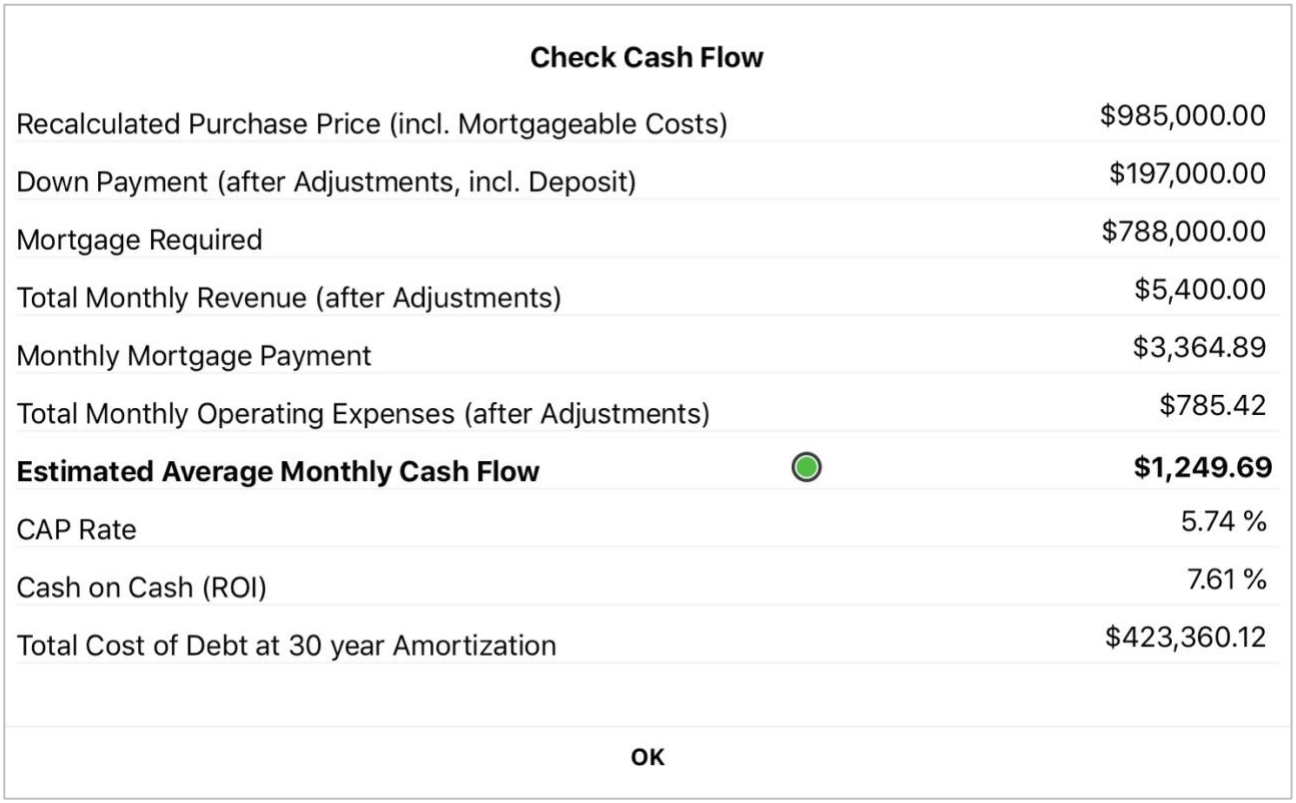
Enter Monthly OTHER Income - *the garage/shop in this scenario*

- In this example, we will use **$500**

This also could be entered as a value for Rent/Lease 3, with 1 unit at the indicated rate of $500/month.

CHECK CASH FLOW

Press the "**CHECK CASH FLOW"** button... (either at the bottom of the screen or under the **"3-Dot"** menu in the top right of the screen)



Check Cash Flow	
Recalculated Purchase Price (incl. Mortgageable Costs)	$985,000.00
Down Payment (after Adjustments, incl. Deposit)	$197,000.00
Mortgage Required	$788,000.00
Total Monthly Revenue (after Adjustments)	$5,400.00
Monthly Mortgage Payment	$3,364.89
Total Monthly Operating Expenses (after Adjustments)	$785.42
Estimated Average Monthly Cash Flow	**$1,249.69**
CAP Rate	5.74 %
Cash on Cash (ROI)	7.61 %
Total Cost of Debt at 30 year Amortization	$423,360.12

OK

By considering some perfectly reasonable expenses, and then responding with some updated target revenue numbers, the cash flow is now "right side up" and currently shows a **positive monthly cash flow of $1,249.69**.

Press **OK**

Press "**<**"

Press "**X**" to return to the Portfolio [END OF TUTORIAL SCENARIO #3]

VIABILITY SUMMARY Report - In-App Version

Press "**<**" to return to the Property Snapshot Menu.

Select **"Viability Summary"** from the list of reports in the Property Snapshot.

Pressing the **"+"** will expand a section of any report
Pressing the **"-"** will collapse the section of any report

Some of the projected data calculations are presented in sub-tables.
You can swipe each table left or right to view the data
(may be required, depending on the screen size of your mobile device)

Expand the "**Summary**" section (press the **"+"**). and see:

- Total purchase price, including and costs you have included for mortgage purposes
- Adjusted down payment (reflecting any mortgage inclusions, tied to your down payment %
- Mortgage required
- Total monthly expenses captured thus far
- Total monthly revenue captured thus far
- Monthly Net Income / Loss before taxes (the indicated cash flow)

Collapse this section by pressing "-"

Expand the "**Income Statement**" section (press the "+") and see:

- Gross Annual Rental / Lease Income
- Any deductions indicated by the vacancy rate you entered
- Gross Annual Rental / Lease Income
- Total Annual OTHER Income, if any
- Gross Annual Operating Income
- Total Annual Operating Expenses
- Net Operating Income (excluding mortgage payments)
- Total Annual Mortgage Payments
- Before Tax Annual Cash Flow

Collapse this section by pressing "-"

Expand the **"Operating Ratios / Indicators"** section (press the **"+"**) and see:

- Capitalization (CAP) Rate
- Cash on Cash / Return on Investment (COC)
- Gross Rent Multiplier (GRM)
- Net Income Multiplier (NIM)
- Debt Coverage Ratio (DCR)
- Expense Ratio per Rental Unit (ER)
- Price per Unit (PPU)
- Average price per Total Area in Square Feet/Meters

Collapse this section by pressing "-"

VIABILITY SUMMARY Report - Shareable PDF Version

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for viewing on your device, printing, etc. using device capabilities

The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

Press the and then select your on-device option to "send" it to:

- a PDF - the PDF version of the report can be viewed on your device
- a printer
- an email
- a text
- etc.

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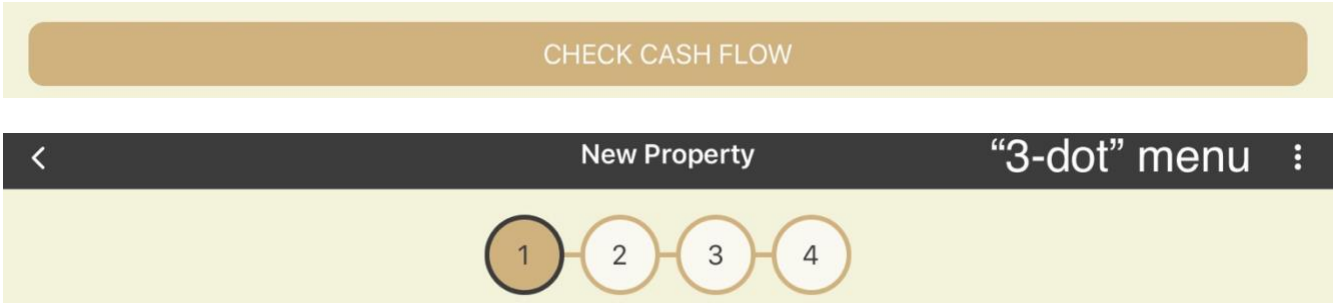
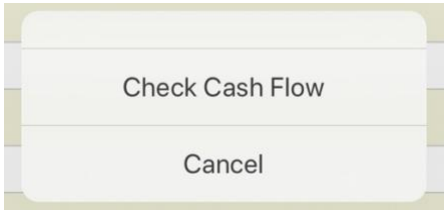
PART 3 - Key Functions

CHECK CASH FLOW - Pop-Up Scenario Testing

For both the Property - Check Cash Flow and Purchase - Check Cash Flow you can access the "**CHECK CASH FLOW**" pop-up report by clicking on the "**CHECK CASH FLOW**" button at the bottom of each screen... or by clicking on the **"3-Dot**" menu in the upper right corner of the screen.





Real Estate Investor will immediately use the data entered to determine the cash flow potential for the property. Refinements in the revenue and expense data (later screens) will be included in each recalculation using CHECK CASH FLOW (scenario testing).

The pop-up window will display:

- Purchase Price (recalculated to include any costs you have 'opted in' to the mortgage)
- Actual Total Down Payment Required (adjusted to reflect any inclusions)
- Mortgage required (recalculated to include any costs you have 'opted in' to the mortgage)
- Total Adjusted Monthly Revenue (adjusted to include rents and all supplementary revenue)
- Monthly Mortgage Payment (recalculated to reflect any mortgage required in the purchase)
- Total Monthly Expenses
- **Estimated Monthly Cash Flow * showing your comfort threshold indicator**
- CAP Rate
- Cash on Cash (annualized ROI)
- Total Cost of Debt (based on the amortization period entered)

* The Monthly Cash Flow is estimated in the following calculation:

(Total Adjusted Monthly Revenue) - (Total Monthly Expenses + Mortgage)

CHECK PROJECTED RETURN - Pop-Up Scenario Testing

At the bottom of the VALUE PROJECTION screen, you can click on the **"CHECK PROJECTED RETURN"** button to assess the projected future value calculation based on the data entered thus far.

Real Estate Investor will immediately use the data entered to determine the projected future value of the property using three methods:

- Appreciation Value
- Future Value at the Current Capitalization (CAP) Rate
- Future Value at the Target CAP Rate

These three valuations will provide a range of values. The application of a particular method, to predict future value and plan a possible sale, will depend on the data you entered and the type of property under consideration.

The pop-up window will display:

- Indicated Original Property Value
- Original Mortgage (with inclusions)
- Hold Period
- **Appreciation Section**
  - Future Value
  - Proceeds after Selling Costs
  - Balance of Mortgage Principle Due
  - Proceeds after Mortgage Repayment
  - Capital Gain
  - Indicated Capital Gains Tax
  - Proceeds after Capital Gains Tax
  - Estimated Total Cash Flow over x Years
  - Total Cash in Hand after x Years
  - Total Invested (original purchase less mortgage repayment)
  - Total Return
  - Total ROI
  - Annualized ROI over x years
- **Current CAP Rate Section**
  - same as above
- **Target CAP Rate Section**
  - same as above

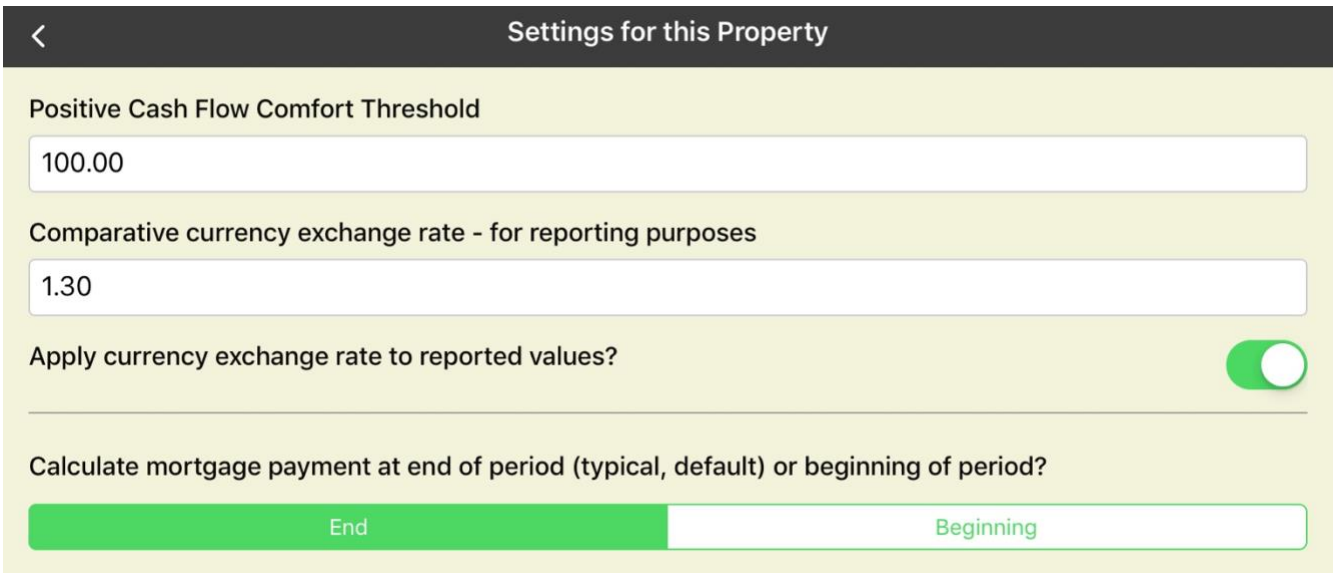
Projected Return on Investment and all the related reported values are recalculated each time you update any of the Value Projection data. This is useful for scenario testing where you may wish to adjust key data such as the **Hold Period**, the **Target CAP Rate**, the **Appreciation Rate**, and other future costs and revenues affected by the **Rent Increase Rate** and **Inflation Rate**.

INDIVIDUAL PROPERTY SETTINGS - Comparative Currency and Mortgage Period

Property Settings are three overarching setting for a given property.

- Cash Flow "Comfort Threshold"
- Comparative currency exchange rate for reporting purposes
- Calculate mortgage payment at beginning of period (typical) or end of period.

Access the **Property Settings** from the main menu for a given property**.**



Comfort Threshold for Positive Cash Flow

The "**Comfort Threshold**" setting for each property (via the "Property Settings" menu for a given property) enables you to set an appropriate threshold for positive cash flow to support your purchase decision.

You will want to ensure that your cash flow evaluation accounts for all foreseeable expenses or, at least, provides sufficient wriggle room. If you wish to minimize your input of expenses, you may wish to set the comfort threshold sufficiently high to provide sufficient allowance. You can modify the comfort threshold at any time, as more detail is entered.

Cash flow will be affected by any subsequent inclusions in the mortgage, changes to revenue or expenses, changes to the down payment amount, changes to the amortization period, etc.

Use the **"3 Dot"** menu in the top right of each data entry screen to access the **"CHECK CASH FLOW"** function at any time to test the effect your data edits are having on the monthly net revenue.

You can also access "**CHECK CASH FLOW**" using the button at the bottom of each data entry screen in both the "Property Evaluation" and "Purchase Evaluation" sections.

Comparative Currency

This is your opportunity to provide a comparative currency exchange rate for reporting purposes

- Optional value
- Applies to the specific property under evaluation - not a global value
- NOT dynamically updated to any reference currency (i.e. not linked to an external source). This is an analysis feature completely under your control for personal analytical purposes only.
- You can select whether or not to apply the exchange rate to reported values in each report

Enter/update a confirmed exchange rate, if you so choose, that applies to a currency other than your own base currency. If you are residing in country A and you are considering an investment in country B (but you will be making the investment in currency A), you may wish to toggle between currency A and currency B to understand the impacts of the exchange rate.

Mortgage Payment Period

Calculate mortgage payment at beginning of month (typical) or end of month.

- For most jurisdictions, it is appropriate to ensure the "Beginning" option is highlighted

In most cases, a traditional lender will calculate the mortgage payment due at the beginning of each payment period. For most mortgages, this means the interest and principal amounts due are calculated at the beginning of each month.

In cases where the mortgage is calculated at the end of each month, you can select "End" which will alter the calculation of the mortgage payment reported throughout **Real Estate Investor**.

If you are uncertain, leave the option set to "Beginning".

PART 4 - Screen-by-Screen Data Entry Assistance

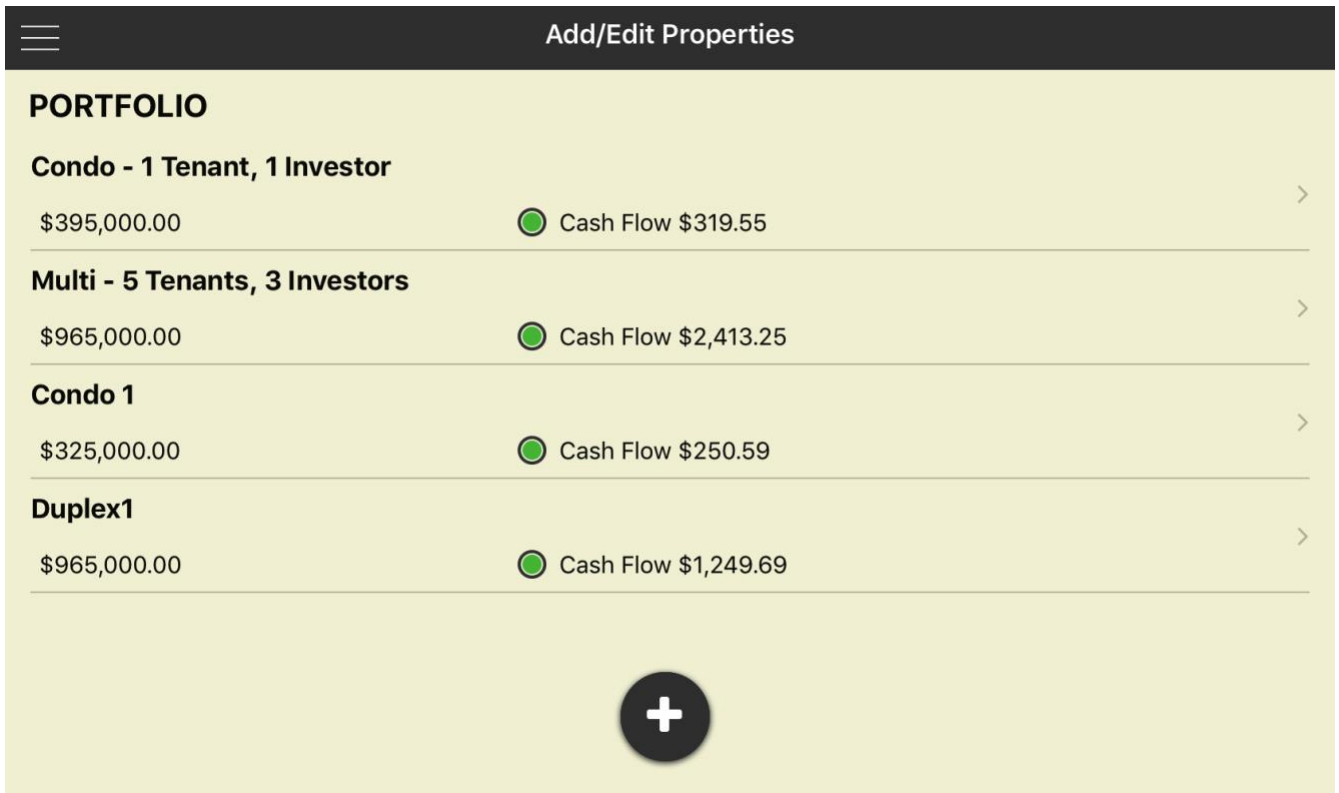
MAIN MENU (0.0 in Navigation Map)

Description

From the Main Menu you can

- Add a new property
  - Press the **"+" button**
  - You will go directly to menu 1.0 to begin entering key data for the new property
  - All data will be saved until you decide to delete it
- Select a **previously saved property** from the list to
  - Edit data or add new data to refine your analysis
- Access the **Profile Settings**
  - Update your profile for report headers
  - Update your favourite real estate research site
  - Access the Sentravest website
  - Access this USER MANUAL
  - Purchase Information
  - Share feedback with the developers

SCREEN SHOT



SAVED PROPERTY MENU (0.1 in Navigation Map)

Description

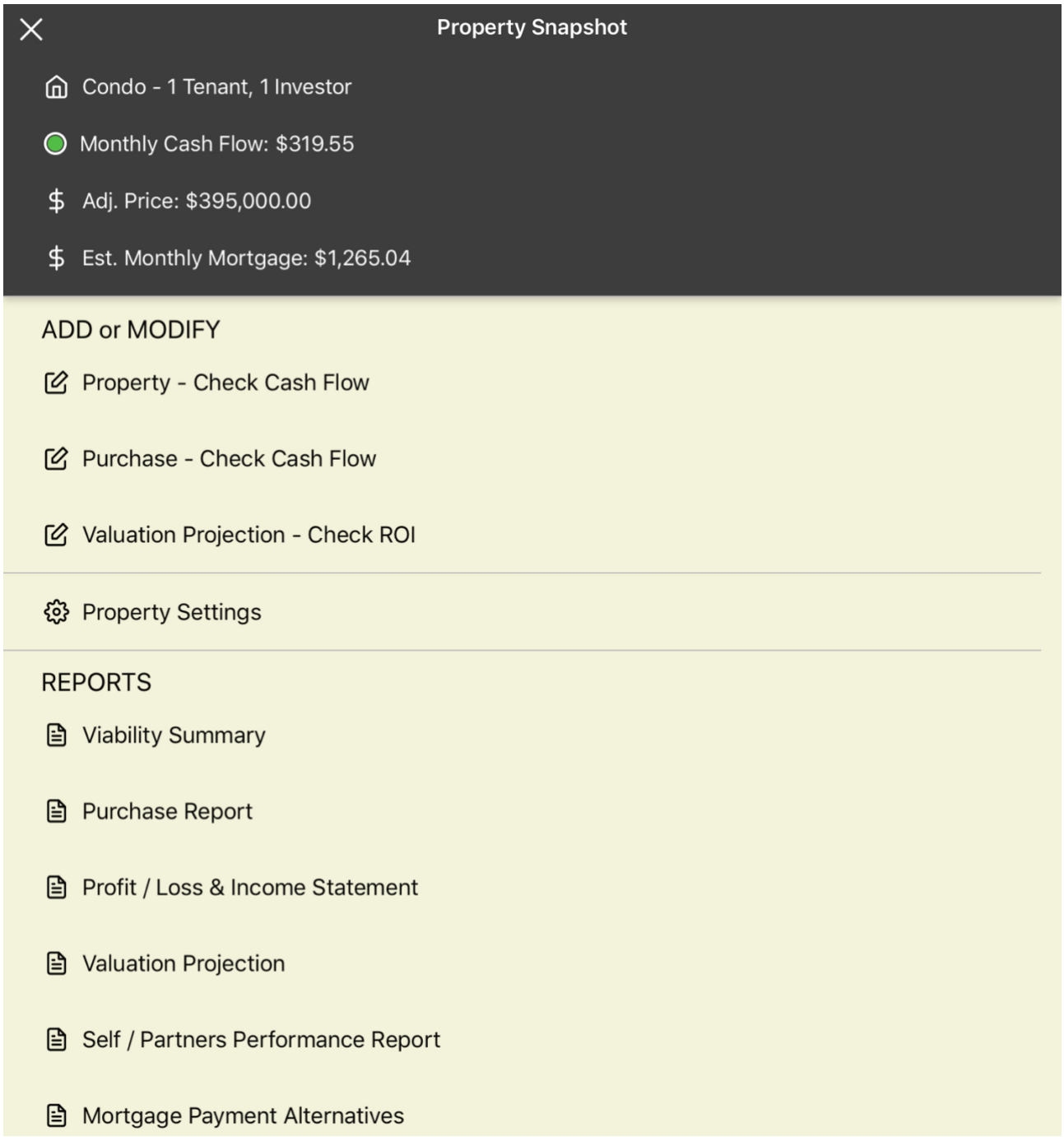
This screen is the Data Entry and Report sub-menu for a selected property.

From this menu you can

- Add/edit **key data** and **check cash flow** for an existing property
- Add edit **purchase data** and **check cash flow** for an existing property
- Add/edit **Value Projection data** and **check projected returns** for an existing property
- Access the **Property Settings**
  - Set your positive cash flow Comfort Threshold
  - Add a comparative currency exchange rate and indicate if you want it to appear in reports
  - Calculate the mortgage at the beginning (default, standard) or the end of the month
- Access **Reports**
  - **Viability Summary**
  - **Purchase Report**
  - **Profit/Loss Statement**
  - **Valuation Projection**
  - **Self/Partners Performance Report**
  - **Mortgage Payment Alternatives**

see next page for screen shot...

SCREEN SHOT


Property Snapshot
Condo - 1 Tenant, 1 Investor
Monthly Cash Flow: $319.55
Adj. Price: $395,000.00
Est. Monthly Mortgage: $1,265.04
ADD or MODIFY
Property - Check Cash Flow
Purchase - Check Cash Flow
Valuation Projection - Check ROI
Property Settings
REPORTS
Viability Summary
Purchase Report
Profit / Loss & Income Statement
Valuation Projection
Self / Partners Performance Report
Mortgage Payment Alternatives

PROPERTY - CHECK CASH FLOW (1.0 in Navigation Map)

Property - Check Cash Flow - Screen 1

Description

This is the section where you add the key minimum data required to test for positive cash flow. All of these values will be saved and can be edited later if updates are required to enhance your analysis.

The data entered in this section is required for:

- Report #1 - **VIABILITY SUMMARY**
- Report #2 - **PURCHASE REPORT**
- Report #3 - **PROFIT/LOSS STATEMENT**
- Report #6 - **MORTGAGE PAYMENT ALTERNATIVES**

Property ID.

Property Nickname - REQUIRED FIELD

- This is a required field that will show up in the dashboard and in reports. It should be meaningful enough to enable you to identify it later.

Financing Data.

Base Purchase Price - REQUIRED FIELD

- This is the agreed sale price before any adjustments or post-purchase improvements

Down Payment - REQUIRED FIELD

- Option 1 - Can be any value from 0% to 100%
- Option 2 - a lump sum

Mortgage Interest Rate % - REQUIRED FIELD if down payment is less than 100%

- Typically, the prevailing mortgage rate where the down payment is a portion of the purchase price and a mortgage is required
- Can be blank or zero when the "down payment" was 100% in an all-cash purchase

Amortization Period (Years) - REQUIRED FIELD if down payment is less than 100%

- The amortization period of the mortgage loan (not to be confused with the "term" of the loan, if it differs from the amortization period)
- Can be blank or zero when the "down payment" was 100% in an all-cash purchase

Key Expenses.

Annual Property Tax Estimate - REQUIRED FIELD

- Annual property tax for the property (estimate or actual)

Annual OTHER Expense 1

- Optional - if there is a material annual expense known at this time, enter it.

Month Strata/HOA Fees

- Optional - if this applies, enter the known or estimated value.

Revenue Forecast

Supplementary monthly and annual revenue can be entered in the next section if desired.

Monthly Rent/Lease 1, 2, 3 - REQUIRED FIELD(S), see note below for detailed assistance

- The gross monthly rent for each rent level

Number of Units 1, 2, 3

- The count of units at each rent level

Vacancy Rate 1, 2, 3

- The anticipated vacancy rate for each rent level
- Typically left at 0% for initial scenario testing

Supplementary Revenue Forecast

Monthly OTHER Income

- This captures the estimated or actual revenue from sources other than rent, collected on a monthly basis (e.g. parking, coin-op laundry, etc.)

Annual OTHER Income

- This captures the estimated or actual revenue from sources other than rent, collected on an annual basis (e.g. service fees)
- Where necessary, this figure is divided by 12 to yield a monthly portion used in calculating cash flow and in other calculations

---

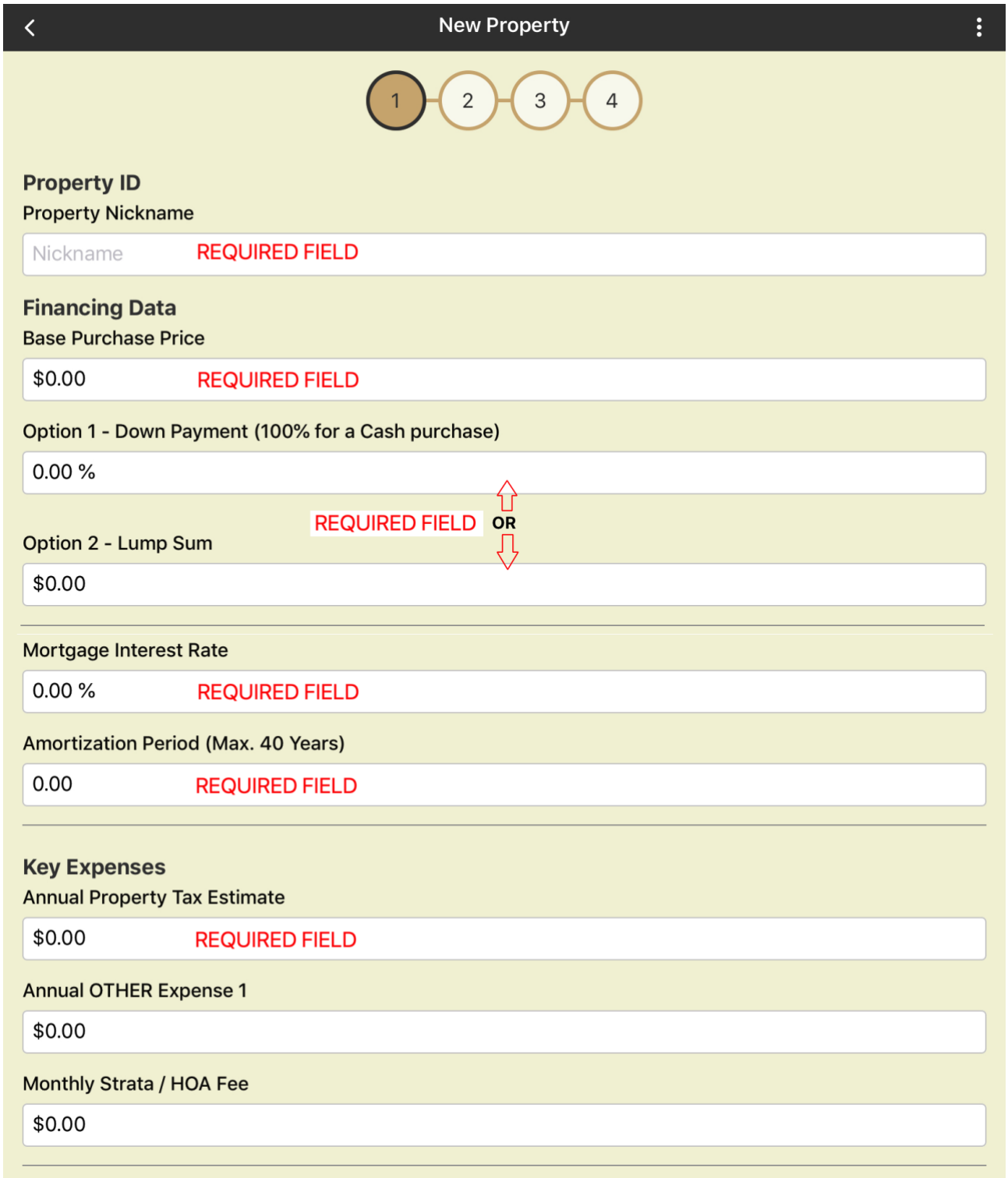
This Revenue Forecast section is required for a meaningful cash flow calculation. It is a multi-purpose section to capture rent data to enable revenue projections and provide a baseline for future valuations based on CAP rates and allowable rent increases in rent-controlled environments.

There are three levels of rents available, each with a unit count and an independent vacancy rate allowance. If the subject property is a **single condo or house**, for example, then "Monthly Rent/Lease 1" would be the known or estimated rent value, the "Number of Units" would be 1, and the vacancy rate would be roughly 8% for every month in a year you may expect the property to be empty. Typically, this would be "0%" in the basic scenario testing stage.

However, you may be looking at a multi-unit building with 6 suites, with 2 at $1,500/month, 3 at $1,200/month, and 1 at $1,000/month. Further, the vacancy rates for the four lower priced units may be 0% in a landlord's market, while the more expensive units in this scenario may be expected to be vacant at least one month a year. In this case, you might set a vacancy rate of 8% to conservatively reflect the one-month period when no rents would be collected for the more expensive units.

In summary, although limited to three rent "levels", there is tremendous flexibility in projecting rent revenue.

SCREEN SHOT



scroll down...

Revenue Forecast

Monthly Rent / Lease 1

$0.00 REQUIRED FIELD

Units at this Rent / Lease

0 REQUIRED FIELD

Vacancy Rate

0.00 %

Monthly Rent / Lease 2

$0.00

Units at this Rent / Lease

0

Vacancy Rate

0.00 %

Monthly Rent / Lease 3

$0.00

Units at this Rent / Lease

0

Vacancy Rate

0.00 %

Supplemental Revenue

Monthly OTHER Income

$0.00

Annual OTHER Income

$0.00

CHECK CASH FLOW

NEXT

Property - Check Cash Flow - Screen 2

Description

This is the section where you can add expense data to refine the estimation of monthly cash flow. All of these values will be saved and can be edited later if updates are required to enhance your analysis.

For several of the expense items, you have the option to include the value in the total property purchase amount for the purpose of mortgage calculations.

Detailed Expense Forecast

Post Purchase Renovations/Improvements

- An optional value to reflect and repairs or renovations required
- Will be reflected in total equity
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Total Monthly Utilities Payable

- Optional value

Total Monthly Services Payable

- Optional value

Monthly Strata / HOA Fee

- RESTATED FROM SCREEN 1

Monthly Parking Fee

- Optional value

Monthly OTHER Expense

- Optional value

Annual Property Tax Estimate

- RESTATED FROM SCREEN 1
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Insurance Premium

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Repairs Estimate

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Advertising Charges

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Legal

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Accounting

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Security

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Supplies

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Telephone

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Landscaping

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Permits / Licenses

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Property Management

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Amenity Service

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Pest Control

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual Admin / Bank Charges

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

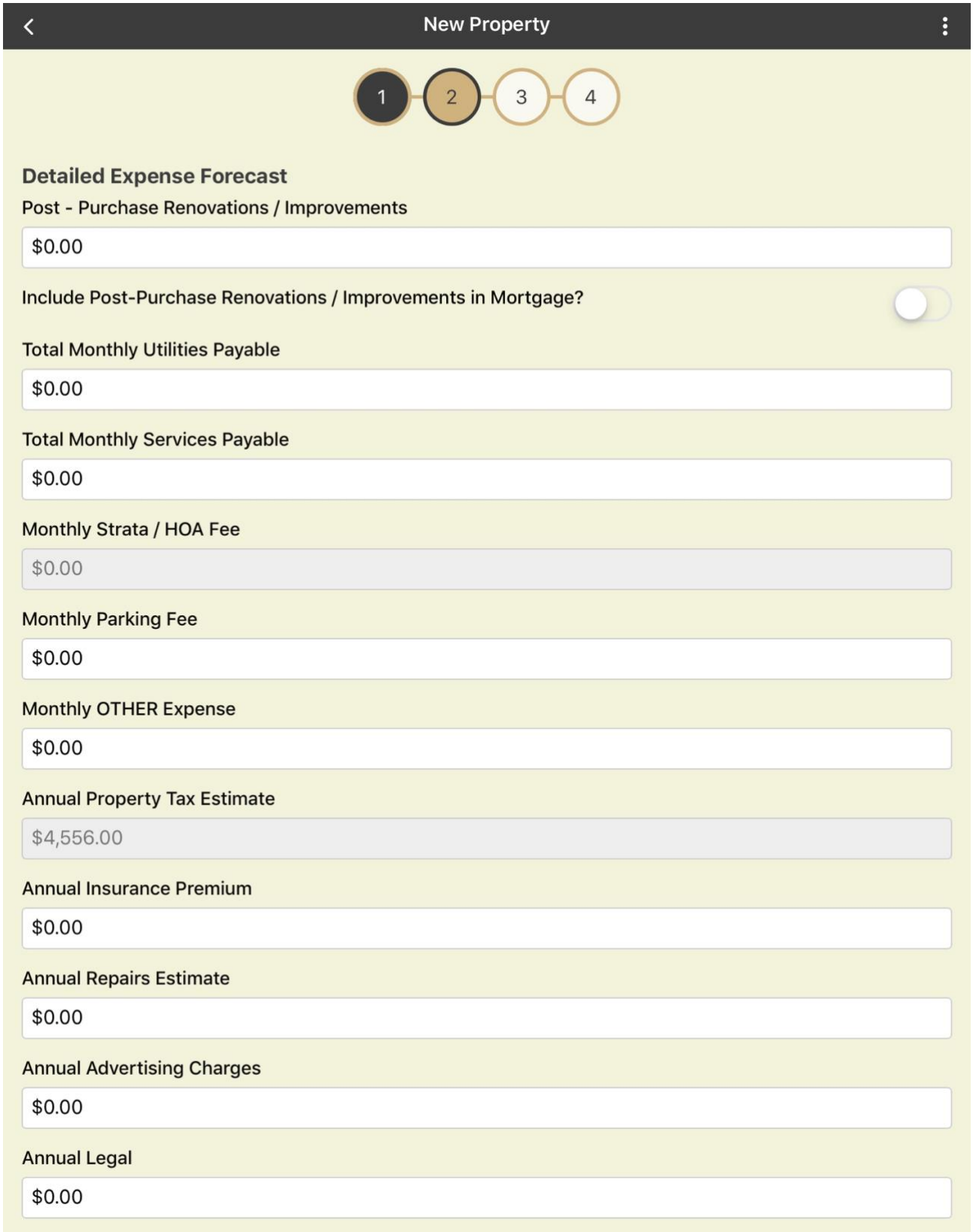
Annual OTHER Expense 1

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

Annual OTHER Expense 2

- Optional value
- Will be reflected in a monthly allocation in the estimation of monthly cash flow

SCREEN SHOT



scroll down...

Annual Accounting

$0.00

Annual Security

$0.00

Annual Supplies

$0.00

Annual Telephone

$0.00

Annual Landscaping

$0.00

Annual Permits / Licenses

$0.00

Annual Property Management (% of rent)

0.00 %

Annual Amenity Service

$0.00

Annual Pest Control

$0.00

Annual Admin / Bank Charges

$0.00

Other Annual Expense 1

$0.00

Other Annual Expense 2

$0.00

Other Annual Expenses: Notes

Other Annual Expenses: Notes

CHECK CASH FLOW

NEXT

Property - Check Cash Flow - Screen 3

Description

Here you may specify if more than one investor is involved with the property. Up to 5 individuals or groups (i.e. up to 5 LLCs which may each have more than one investor) can be identified. All subsequent performance reports will have individually reported values for each investor class.

Syndication (Partnership)

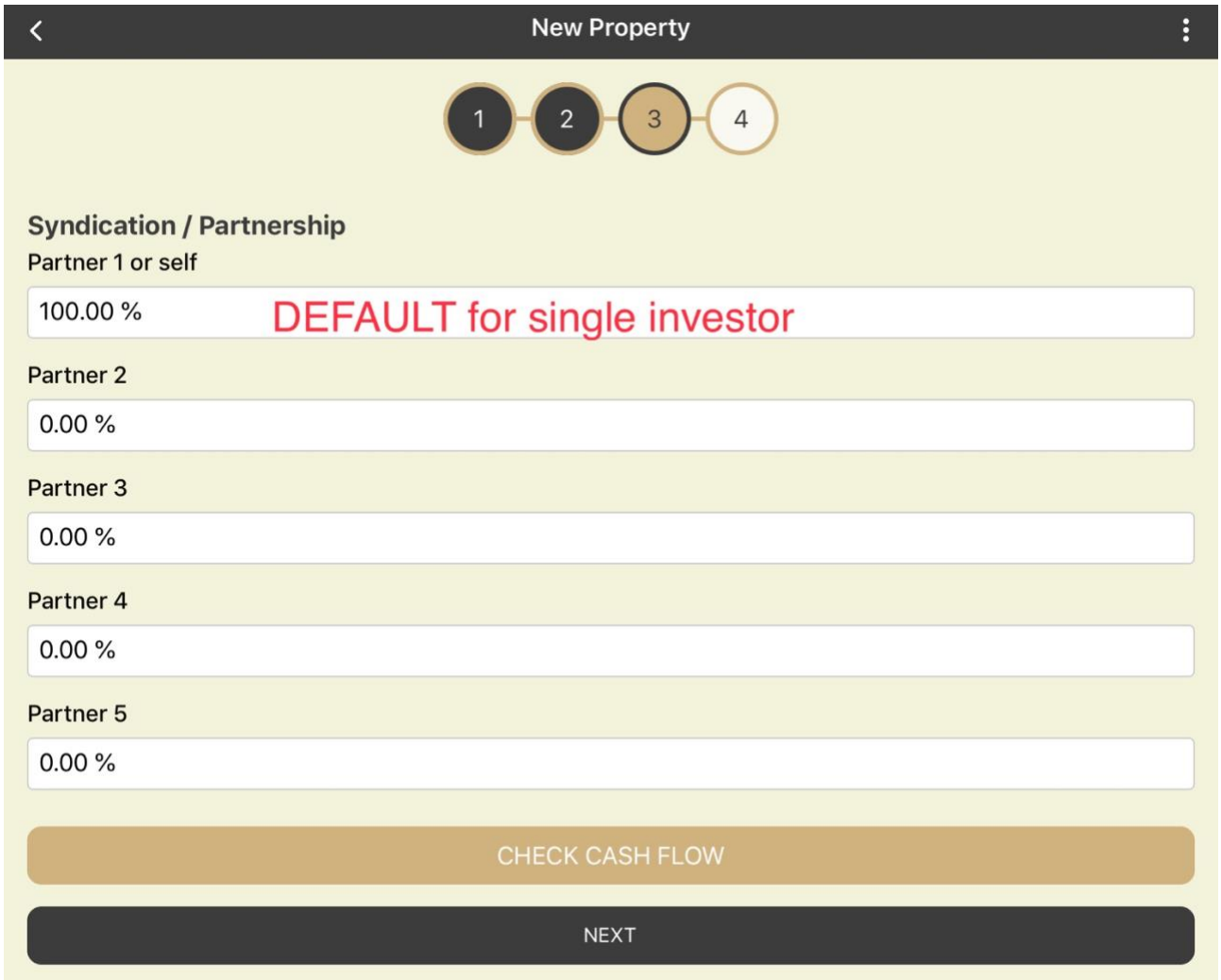
- an optional division of equity and accountability
  - **Partner 1 (or self) - enter 100% if you are the sole investor, and ensure the other values are all 0%**
  - Partner 2 - from 0% to 100%, although all values must add to 100%
  - Partner 3 - from 0% to 100%, although all values must add to 100%
  - Partner 4 - from 0% to 100%, although all values must add to 100%
  - Partner 5 - from 0% to 100%, although all values must add to 100%

In most circumstances, you may be the sole investor and, accordingly, you should ensure that the Partner 1 or Self field contains "100%".

If you have one or more partners, you can indicate the percentage participation as appropriate in the various fields.

Note that in some cases, a "partner" could be an individual or a group of individuals such as an LLC or other entity representing multiple shareholders. For the purposes of reporting though Real Estate Investor, treat such entities as a single partner.

SCREEN SHOT


New Property
1
2
3
4
Syndication / Partnership
Partner 1 or self
100.00 %
DEFAULT for single investor
Partner 2
0.00 %
Partner 3
0.00 %
Partner 4
0.00 %
Partner 5
0.00 %
CHECK CASH FLOW
NEXT

Property - Check Cash Flow - Screen 4

Description

This is the section where you can add some additional identifying data for the property in question. All of these values will be saved and can be edited later if updates are required to enhance your analysis.

Property Notes

Total Area

- An optional value, however any report element that requires this value will not be reported unless provided. For example, "price per square foot" or "price per square meter"
- You can toggle the value units between square feet and square meters

Property Address line 1

- Optional value used in some reports

Property Address line 2

- Optional value used in some reports

Property Address line 3

- Optional value used in some reports

Property Address line 4

- Optional value used in some reports

MLS #

- Optional value used in some reports

Realtor Name

- Optional value used in some reports

Realtor Phone

- Optional value used in some reports

Realtor Email

- Optional value used in some reports

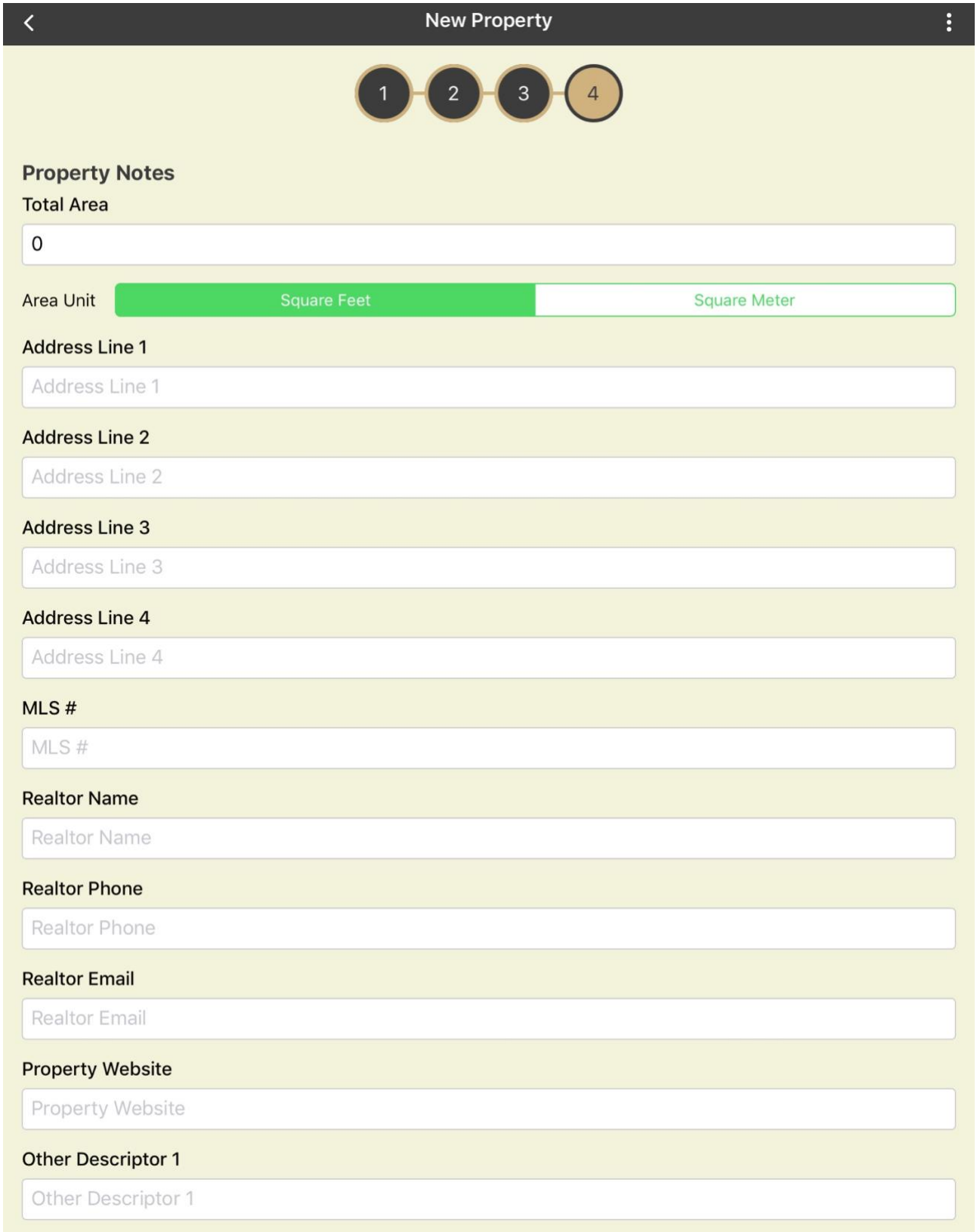
Other Descriptor 1
Other Descriptor 2
Other Descriptor 3
Other Descriptor 4
Other Descriptor 5

- Optional values used in some reports

Other Descriptors: Notes

- Optional values

SCREEN SHOT



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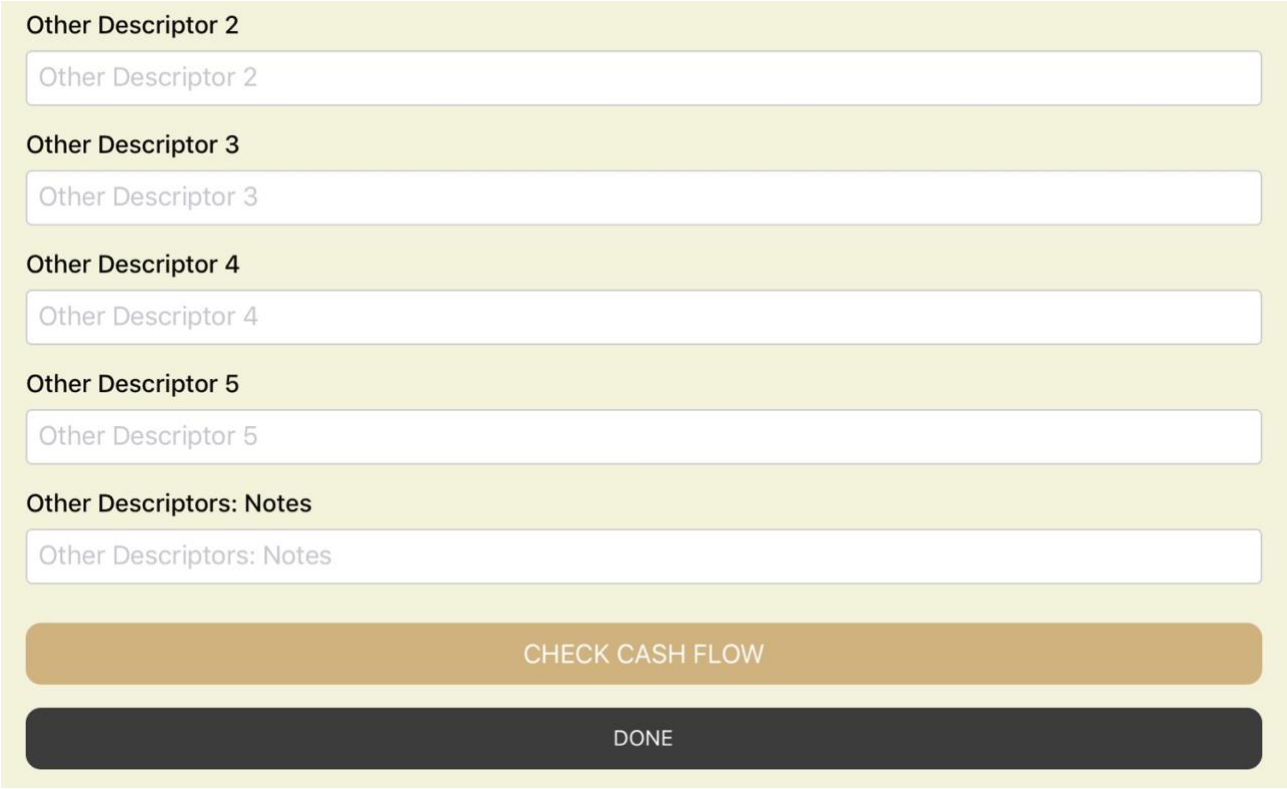

Other Descriptor 2
Other Descriptor 2
Other Descriptor 3
Other Descriptor 3
Other Descriptor 4
Other Descriptor 4
Other Descriptor 5
Other Descriptor 5
Other Descriptors: Notes
Other Descriptors: Notes
CHECK CASH FLOW
DONE

PURCHASE - CHECK CASH FLOW (2.0 in Navigation Map)

Purchase - Check Cash Flow - Screen 1

Description

This is the section where you add some additional detailed data required to inform the **PURCHASE REPORT**. This section is optional. All of these values will be saved and can be edited later if updates are required to enhance your analysis.

Financing Data

Earnest Money Deposit (incl. in Down Payment)

- Optional value

Title Transfer/Purchase Tax/Fee/Levy

- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Where it applies in certain jurisdictions, a property transfer tax is often multi-tiered. If there is no transfer tax in your jurisdiction - or if it doesn't apply in the case of your purchase - simply enter 0% in the "Base" portion of the calculation.

Or, for example, if there is a 2% tax on the first $100,000 and 1% on the balance... set the threshold at $100,000 and enter 2% for that portion and enter 1% on the balance portion. The tax will calculate automatically.

Property Purchase / Sales Taxes

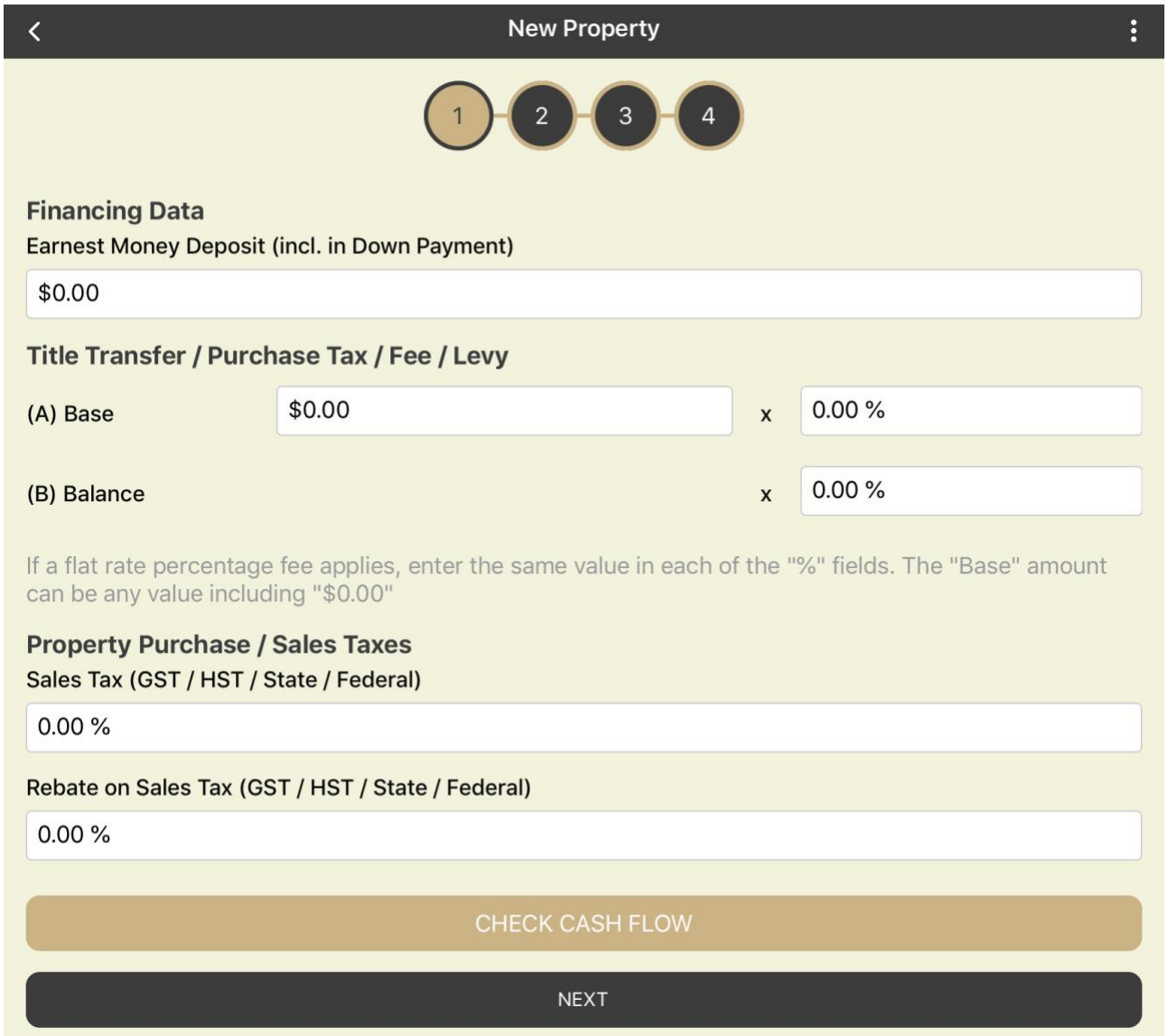
Sales Tax (GST/HST/State/Federal)
&
Rebate on Sales Tax (GST/HST/State/Federal)

- Optional values
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

This is a calculation for a sales tax, and any available rebate if it applies (often in addition to the property transfer tax).

NOTE: If you are buying in a jurisdiction where a straight percentage **Conveyance Tax** applies, you can enter the relevant information at the bottom of **screen 3** in this section.

SCREEN SHOT


New Property
1
2
3
4
Financing Data
Earnest Money Deposit (incl. in Down Payment)
$0.00
Title Transfer / Purchase Tax / Fee / Levy
(A) Base
$0.00
x
0.00 %
(B) Balance
x
0.00 %
If a flat rate percentage fee applies, enter the same value in each of the "%" fields. The "Base" amount can be any value including "$0.00"
Property Purchase / Sales Taxes
Sales Tax (GST / HST / State / Federal)
0.00 %
Rebate on Sales Tax (GST / HST / State / Federal)
0.00 %
CHECK CASH FLOW
NEXT

Purchase - Check Cash Flow - Screen 2

Description

Tax Summary

Total Property Transfer Tax

- RESTATED FROM SCREEN 1
- Option to include in Mortgage

Total Property Purchase Taxes

- RESTATED FROM SCREEN 1
- Option to include in Mortgage

One-Time Adjustments/Prorations

The following are adjustments that take place at the time of sale, generally pro rata. Depending on the nature of the adjustment, they can favour either the buyer or the seller. For example, a mid-month purchase of a condo may require the purchaser to pay the last two weeks of the month back to the seller. In an example of a non-prorated adjustment, any security deposit previously held by the seller would be transferred to the purchaser in full. And so on. Typically, these adjustments include prepaid expenses like prepaid HOA/Strata fees, prepaid property taxes, etc. and can also include fuel oil, firewood, equipment rentals, and so on.

Buyer's Portion of Rent 1 Previously Paid to Seller (pro rata amount)

- Optional value

Buyer's Portion of Rent 2 Previously Paid to Seller (pro rata amount)

- Optional value

Buyer's Portion of Rent 3 Previously Paid to Seller (pro rata amount)

- Optional value

Damage/Security Deposit 1 Previously Held by Seller

- Optional value

Damage/Security Deposit 2 Previously Held by Seller

- Optional value

Damage/Security Deposit 3 Previously Held by Seller

- Optional value

Strata/HOA Fee 1 Adjustment Previously Paid by Seller (pro rata amount)

- Optional value

Strata/HOA Fee 2 Adjustment Previously Paid by Seller (pro rata amount)

- Optional value

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Strata/HOA Fee 3 Adjustment Previously Paid by Seller (pro rata amount)

- Optional value

Strata/HOA Fee 1 Interest Adjustment

- Optional value

Strata/HOA Fee 2 Interest Adjustment

- Optional value

Strata/HOA Fee 3 Interest Adjustment

- Optional value

Property Tax 1 Previously Paid by Seller (pro rata amount)

- Optional value

Property Tax 2 Previously Paid by Seller (pro rata amount)

- Optional value

Property Tax 3 Previously Paid by Seller (pro rata amount)

- Optional value

Cost to Obtain Title Insurance

- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

OTHER Adjustment 1

- Optional value
- Can be set to indicate a debit (paid by purchaser) or a credit (paid by seller)

OTHER Adjustment 2

- Optional value
- Can be set to indicate a debit (paid by purchaser) or a credit (paid by seller)

OTHER Adjustment 3

- Optional value
- Can be set to indicate a debit (paid by purchaser) or a credit (paid by seller)

OTHER Adjustment 4

- Optional value
- Can be set to indicate a debit (paid by purchaser) or a credit (paid by seller)

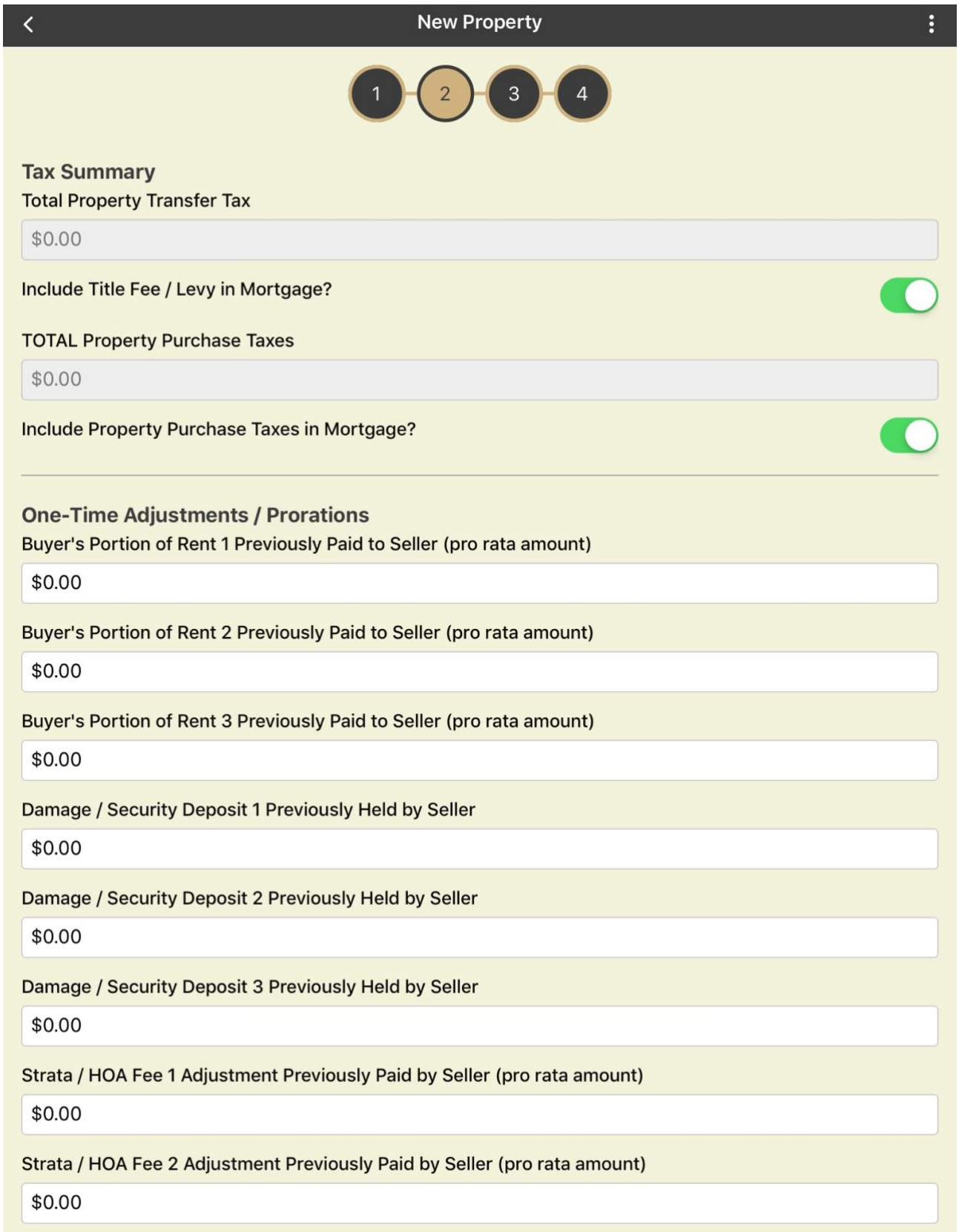
OTHER Adjustment 5

- Optional value
- Can be set to indicate a debit (paid by purchaser) or a credit (paid by seller)

Other Adjustments: Notes

- Optional value

SCREEN SHOT



scroll down...

Strata / HOA Fee 3 Adjustment Previously Paid by Seller (pro rata amount)

$0.00

Strata / HOA Fee 1 Interest Adjustment

$0.00

Strata / HOA Fee 2 Interest Adjustment

$0.00

Strata / HOA Fee 3 Interest Adjustment

$0.00

Property Tax 1 Previously Paid by Seller (pro rata amount)

$0.00

Property Tax 2 Previously Paid by Seller (pro rata amount)

$0.00

Property Tax 3 Previously Paid by Seller (pro rata amount)

$0.00

Cost to Obtain Title Insurance

$0.00

Include Cost to Obtain Title Insurance in Mortgage?

Other Adjustment 1

$0.00

Paid By Me?

Other Adjustment 2

$0.00

Paid By Me?

scroll down...

Other Adjustment 3

$0.00

Paid By Me?

Other Adjustment 4

$0.00

Paid By Me?

Other Adjustment 5

$0.00

Paid By Me?

Other Adjustments: Notes

Other Adjustments: Notes

CHECK CASH FLOW

NEXT

Purchase - Check Cash Flow - Screen 3

Description

Legal Services and Conveyancing (Paid by the Purchaser)

The total legal costs (following) can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Tax Search Certificate

- Optional value

E-convey Processing Fee including applicable taxes

- Optional value

Title Insurance Administration Fee

- Optional value

Online User Fee including applicable taxes

- Optional value

Insurance Binder

- Optional value

Fees for Purchase

- Optional value

Mortgage Documentation Fee

- Optional value

Online Registration Submission Fee

- Optional value

File Administration and Storage Fee

- Optional value

Postage, Xerox, Phone, Fax

- Optional value

Courier

- Optional value

Disbursements

- Optional value

Applicable Other Taxes

- Optional value

Document Fee

- Optional value

Title Fee

- Optional value

Escrow Fee

- Optional value

Recording Fee

- Optional value

Closing Fee/Costs

- Optional value

Loan Fee/Costs

- Optional value

Property Survey

- Optional value

Property Inspection

- Optional value

Property Appraisal

- Optional value

Other Legal Costs 1

- Optional value

Other Legal Costs 2

- Optional value

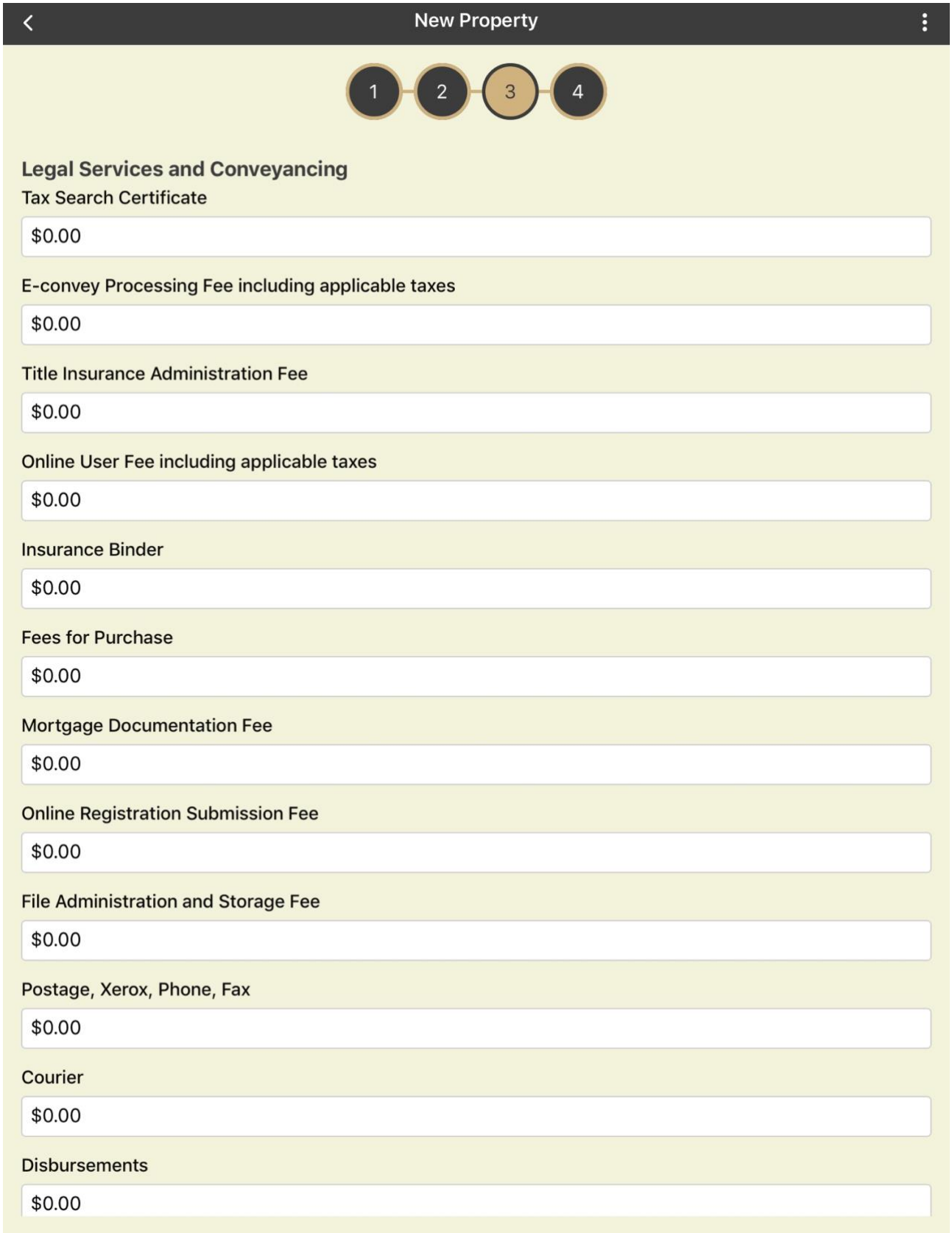
All of the above legal costs (the total) can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Other Legal Fees: Notes

Conveyance Tax

- Optional value
  - Often expressed as "pennies on the dollar"
  - For example: $0.15 per $100 of value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

SCREEN SHOT



scroll down...

Applicable Other Taxes

$0.00

Document Fee

$0.00

Title Fee

$0.00

Escrow Fee

$0.00

Recording Fee

$0.00

Closing Fee / Costs

$0.00

Loan Fee / Costs

$0.00

Property Survey

$0.00

Property Inspection

$0.00

Property Appraisal

$0.00

Other Legal Costs 1

$0.00

Other Legal Costs 2

$0.00

scroll down...

Include Legal Service Fees in Mortgage?

Other Legal Fees: Notes

Other Legal Fees: Notes

Conveyance Tax

0.00 Per $0.00

i.e. $0.15 per $100
(if appropriate)

Include Conveyance Tax in Mortgage?

CHECK CASH FLOW

NEXT

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Purchase - Check Cash Flow - Screen 4

Description

Mortgage / Lender Fees (Paid by You)

Mortgage Processing/Registration Fee

- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Other Fees

The total "other fees" (in the following section) can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Project Monitor Fee

- Optional value

Administration Fee

- Optional value

SDRRSP / 401(k) / IRA Annual Administration Fee

- Optional value

Late Payment Fee

- Optional value

Other Fee 1

- Optional value

Other Fee 2

- Optional value

Other Fee 3

- Optional value

Again, all of the above "other fees" (the total) can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

Other Adjustments: Notes

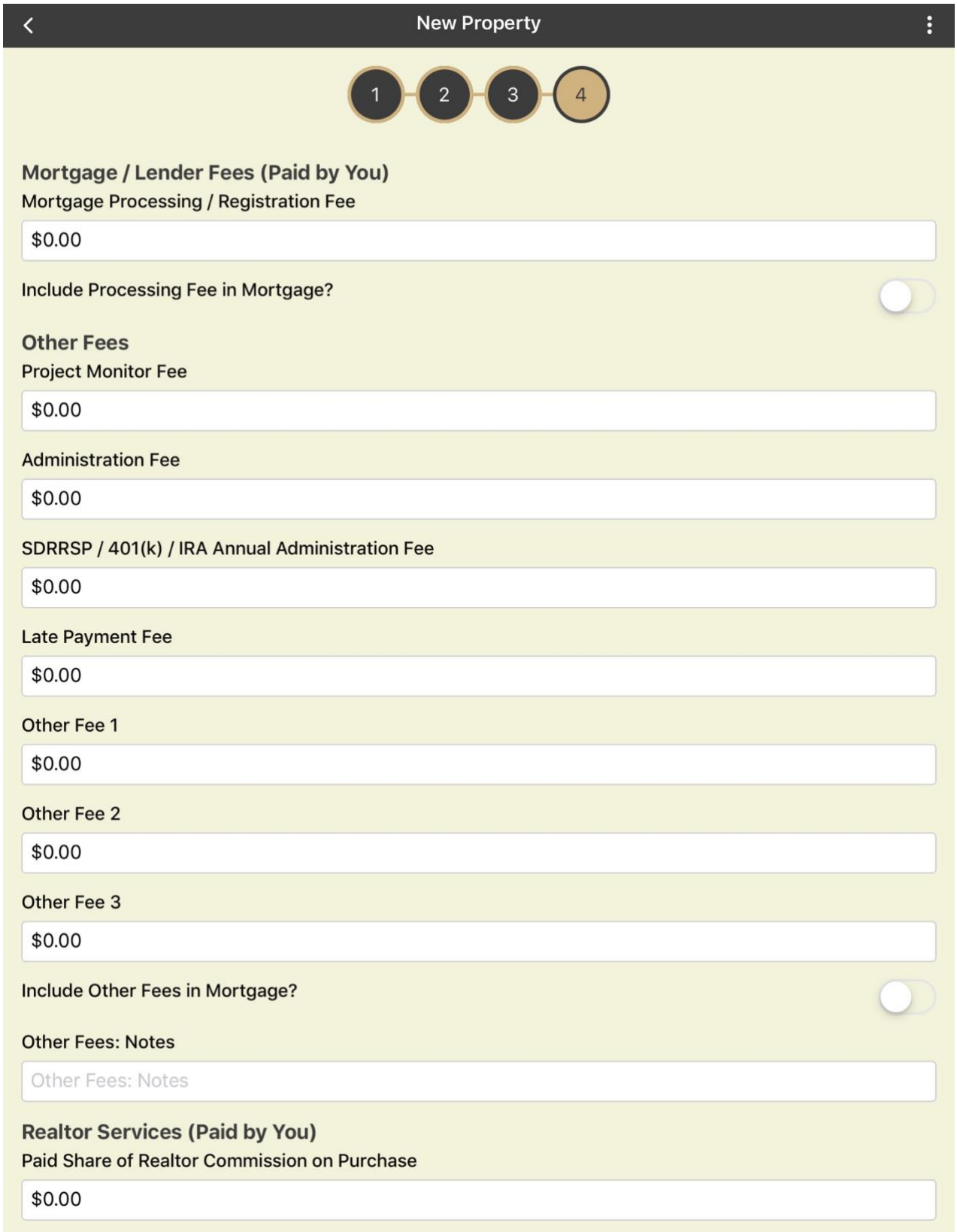
- Optional value

Realtor Services (Paid by You)

Paid Share of Realtor Commission on Purchase

- Optional value
- Can be included in the mortgage calculation, or reflect a separate out-of-pocket cost

SCREEN SHOT



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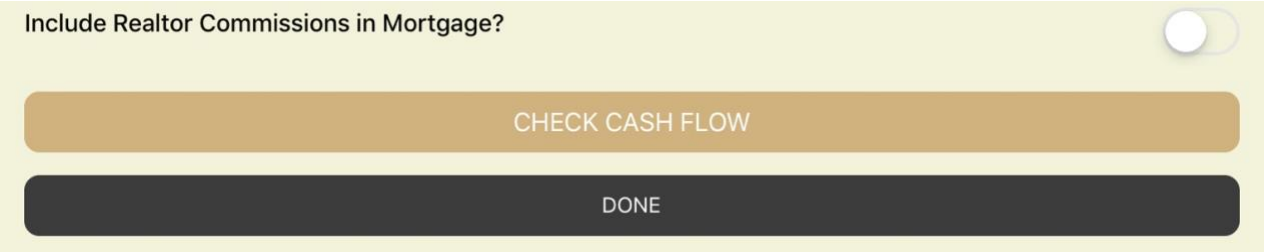

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VALUATION PROJECTION - CHECK PROJECTED RETURN (3.0 in Navigation Map)

The data entered in this section is required for:

- Report #4 - **VALUATION PROJECTION**
- Report #5 - **SELF / PARTNERS PERFORMANCE REPORT**

Future value projection (three methods) is a very useful and informative feature of **Real Estate Investor**. At some point you may wish to sell your real estate investment property. In planning ahead, there is likely a sweet spot where the maximum return is possible.

Key drivers for future valuation include:

- The Hold Period
- The Appreciation Rate (projected based on local historical rates of appreciation)
- The current CAP Rate
- The target CAP Rate (that which may be acceptable at the time of sale)

Key factors in calculating future valuation and Return on Investment (ROI) include:

- Allowable/expected annual rental increase rates
- Projected rates of inflation
- Interest rates
- Commission rates
- Closing tax/fee/levy rates
- Capital Gains treatment and tax liability

Future Value Scenario Testing

With **Real Estate Investor**, you can enter a few data points and generate **three** future value scenarios, based primarily on appreciation and CAP rates... each value will take into account all the other economic and expense factors you have entered for a comprehensive analysis of potential future value.

If you are considering the purchase of an investment property as a short-term "flip" (i.e. buy - improve - sell), you can use this reporting function to compare future values as a rented property against the return expected in a short-term flip. This will better inform your decision and enable you to make and adjust your plans. If the "flip" sale period extends to a period where your ROI based solely on appreciation is jeopardized, you will have additional information at hand if you consider switching to a buy and hold strategy with rent/lease revenue.

Value Projection - Check Projected Return - Screen 1

Description

Projection Factors

Years Property Owned (Projection) - REQUIRED FIELD

- Years property may be owned

Current CAP Rate

- INTERNAL CALCULATION USING DATA ENTERED PREVIOUSLY

Target/Acceptable CAP Rate - recommended to calculate one of the three future values

- If in doubt, use the current CAP rate. A lower or higher CAP rate (in line with other comparable liquid investment rates of return) will increase or decrease the projected value, respectively.

Appreciation Rate - recommended to calculate one of the three future values

- Start with the local historical appreciation rate and then discount it for hold periods of less than 10 years. This is more an art than a science. The key is to account for short-term fluctuations above and below the historical multi-year average.

Allowable Rate of Annual Rent/Lease Increase - recommended to forecast revenue

- If you are operating in a rent-controlled environment, use the current allowable rate for annual rent increases. If you are not in a rent-controlled environment, enter a value for annual increases that you think the market will bear.

Inflation Rate - recommended to forecast expenses

- Initially, use the current posted annual rate. Since this will affect the expenses side of the value proposition, it may be prudent to increase the inflation rate to generate a conservative estimate of future value.

Future Fees

Discharge Fee

- Optional value

Switch Out Fee

- Optional value

Tax Account Fee

- Optional value

Settlement Agent Fee

- Optional value

Owner's Title Insurance Fee

- Optional value

Release Processing Fee

- Optional value

Legal Document Preparation Fee

- Optional value

Other Fee 1

- Optional value

Other Fee 2

- Optional value

Other Fee 3

- Optional value

Future Capital Gains Tax Treatment

Taxable Portion of Gain - recommended to forecast expenses

- optional value, however this tax can have a big impact on net returns at the time of a future sale
- This is the taxable portion of the capital gain, and can range from 0-100% depending on your jurisdiction

Marginal Tax Rate for Taxable Portion - recommended to forecast expenses

- optional value, initially you can use your current marginal income tax rate

Depreciation

- optional value

Sales Commission

either of the two Sales Commission options are recommended to forecast expenses.

SEE THREE EXAMPLES BELOW

Here you have the option of:

- Selecting a tiered commission rate, including circumstances where a single percentage of the sale price applies (***examples 1 and 2***).
  OR
- A flat fee expressed as a dollar amount (***example 3***).

Example 1 - Tiered Commission Rate:

In some jurisdictions, the calculation of an agent's fee may look like:

" 6% of the first $100,000 of value and 3% of the balance "

In this case you would

- enter $100,000 in the "base" value in line A
- enter 6% in the appropriate rate field on line A
- enter 3% in the rate field on line B.

In this example, a condominium with a future value of $500,000 would incur an agent's fee of $18,000 (plus any tax according to the rate entered below, in the tax rate field).

Example 2 - Fixed Percentage Commission Rate:

In some jurisdictions, the calculation of an agent's fee may look like:
" 5% of the sale value "

In this case, enter 5% in the appropriate rate field on line A
AND
enter 5% in the rate field on line B.

Entering the 5% in **BOTH** fields will ensure that the flat percentage rate is applied to the entire sale price.

In this example, a condominium with a future value of $500,000 would incur an agent's fee of $25,000 (plus any tax according to the rate entered below, in the tax rate field).

Example 3 - Flat Fee Commission:

In certain circumstances, you may be able to negotiate a flat (non-percentage) dollar value fee.

In this case, enter the dollar value in the flat fee field (e.g. $15,000)

If you are using a flat fee commission, ensure the tiered commission fields are $0.00 and 0% as appropriate.

In this example, a condominium with a future value of $500,000 would incur a flat rate agent's fee of $15,000 (plus any tax according to the rate entered below, in the tax rate field).

Tax Rate on Sales Commissions - recommended to forecast expenses

- Optional value, where the agent's commission is subject to a service or excise tax payable by you.

SCREEN SHOT

New Property

Projection Factors

Years Property Owned (Projection)

0.00 REQUIRED FIELD

Current CAP Rate

5.94 %

Target / Acceptable CAP Rate

0.00 % Recommended - to calculate one of the three projected values

Appreciation Rate

0.00 % Recommended - to calculate one of the three projected values

Allowable Rate of Annual Rent / Lease Increase

0.00 % Recommended - to forecast future revenues

Inflation Rate

0.00 % Recommended - to forecast future expenses

Future Fees

Discharge Fee

$0.00

Switch Out Fee

$0.00

Tax Account Fee

$0.00

Settlement Agent Fee

$0.00

Owner's Title Insurance Fee

$0.00

Release Processing Fee

$0.00

scroll down...

Legal Document Preparation Fee

$0.00

Other Fee 1

$0.00

Other Fee 2

$0.00

Other Fee 3

$0.00

Future Capital Gains Treatment

Taxable Portion of Capital gain

0.00 %

Marginal Tax Rate for Taxable Portion

Recommended - to forecast future expenses

0.00 %

Depreciation

Depreciation (optional)

$0.00

scroll down...

Sales Commission

(A) Base $0.00 x 0.00 %

(B) Balance x 0.00 %

If a flat rate percentage fee applies, enter the same value in each of the "%" fields. The "Base" amount can be any value including "$0.00"

OR Recommended - to forecast future expenses

Flat Fee Sales Commission

$0.00 Recommended - to forecast future expenses

Tax Rate on Sales Commissions

0.00 %

CHECK PROJECTED RETURN

DONE

PART 5 - REPORTS - In-App Versions and Formal Versions

VIABILITY SUMMARY

Description

This shareable, printable/email accessible report provides:

- Summary - similar to the CHECK CASH FLOW pop up
  - Detailed Presentation
- Income Statement
  - Detailed Presentation
- Performance Ratios / Indicators
  - Detailed Presentation

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for printing.

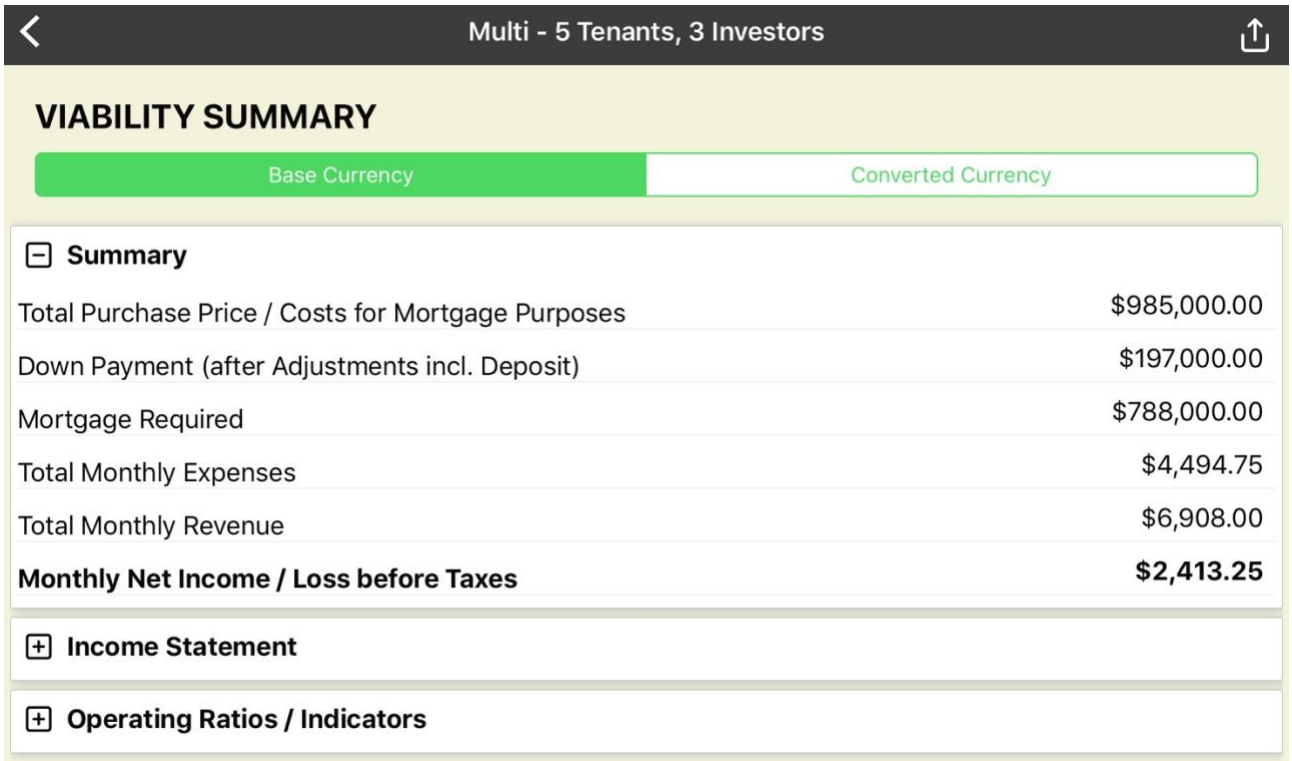
The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

NOTE - If you press the and then select your on-device option to "send" it to a PDF, the PDF version of the report can be viewed on your device.

Of course, you can also send it to a printer, share it by email or text, etc.

In-App Report

Section 1 - Summary



Section 2 - Income Statement

Multi - 5 Tenants, 3 Investors

VIABILITY SUMMARY

Base Currency | Converted Currency

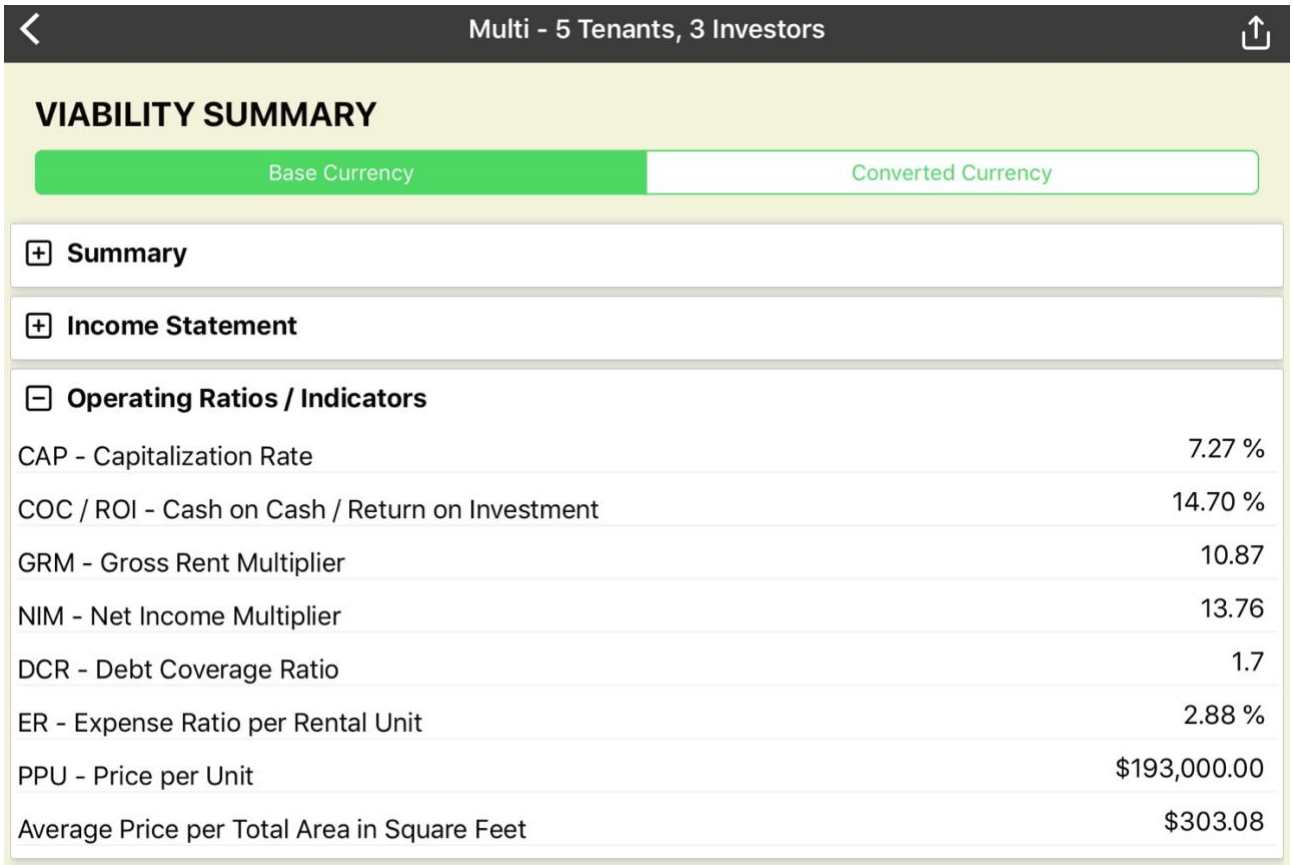
Summary

Income Statement

Gross Annual Rental / Lease Income	$88,800.00
Less Annual Vacancy	$7,104.00
Total Annual Rental / Lease Income	$81,696.00
Total Annual OTHER Income	$1,200.00
Gross Annual Operating Income	$82,896.00
Total Annual Operating Expenses	$12,783.92
Net Operating Income (excluding mortgage Payments)	**$70,112.08**
Total Annual Mortgage Payments	$41,153.11
Before Tax Annual Cash Flow	**$28,958.97**

Operating Ratios / Indicators

Section 3 - Operating Ratios / Indicators



Formal PDF Report (Print/Share Version)

VIABILITY SUMMARY

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

	BASE CURRENCY	CONVERTED CURRENCY
Total Purchase Price / Costs for Mortgage Purposes	$985,000.00	$1,280,500.00
Down Payment (after Adjustments incl. Deposit)	$197,000.00	$256,100.00
Mortgage Required	$788,000.00	$1,024,400.00
Total Monthly Expenses	$4,494.75	$5,843.18
Total Monthly Revenue	$6,908.00	$8,980.40
Monthly Net Income / Loss before Taxes	**$2,413.25**	**$3,137.22**
	Positive	**Positive**

Income Statement

Gross Annual Rental / Lease Income	$88,800.00	$115,440.00
Less Annual Vacancy	$7,104.00	$9,235.20
Total Annual Rental / Lease Income	$81,696.00	$106,204.80
Total Annual OTHER Income	$1,200.00	$1,560.00
Gross Annual Operating Income	$82,896.00	$107,764.80
Total Annual Operating Expenses	$12,783.92	$16,619.10
Net Operating Income (excluding mortgage Payments)	**$70,112.08**	**$91,145.70**
Total Annual Mortgage Payments	$41,153.11	$53,499.04
Before Tax Annual Cash Flow	**$28,958.97**	**$37,646.66**

Operating Ratios / Indicators

CAP - Capitalization Rate	7.27 %	7.27 %
COC / ROI - Cash on Cash / Return on Investment	14.70 %	14.70 %
GRM - Gross Rent Multiplier	10.87	10.87
NIM - Net Income Multiplier	13.76	13.76
DCR - Debt Coverage Ratio	1.70	1.70
ER - Expense Ratio per Rental Unit	2.88 %	2.88 %
PPU - Price per Unit	$193,000.00	$250,900.00
Average Price per Total Area in Square Feet	$303.08	$394.00

PURCHASE REPORT

Description

This shareable, printable/email accessible report details the purchase of an investment property including the following data and subsequent calculations:

Adjustments

- Purchase Costs Included in Mortgage
  - Detailed Presentation
- Purchase Costs Not Included in Mortgage (included in adjustments)
  - Detailed Presentation
- Out-of-Pocket Fees/Expenses
  - Detailed Presentation
- The Cash to Mortgage Accounting
  - Detailed Presentation

Statement of Adjustments

- Purchase
  - Detailed Presentation
- Property Purchase Taxes
  - Detailed Presentation
- Buyer Seller Adjustments
  - Detailed Presentation
- Legal Service and Conveyancing
  - Detailed Presentation

Equity

- Equity Summary
  - Detailed Presentation

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for printing.

The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

NOTE - If you press the and then select your on-device option to "send" it to a PDF, the PDF version of the report can be viewed on your device.

Of course, you can also send it to a printer, share it by email or text, etc.

In-App Report

Section 1 - Purchase Costs in Mortgage

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

Purchase Costs Included in Mortgage

Purchase Price (base)	$395,000.00
Title Transfer / Purchase Tax / Fee / Levy included in Mortgage - optional	-
Property Purchase Sales Taxes included in Mortgage - optional	-
Cost to Obtain Title Insurance - optional	-
Legal / Conveyancing Services included in Mortgage - optional	-
Conveyance Tax included in Mortgage - optional	-
Paid Share of Realtor Commission on Purchase - optional	-
Post-Purchase Renovations / Improvements included in Mortgage - optional	-
Mortgage Processing / Registration Fee included in Mortgage - optional	-
Other Fees included in Mortgage - optional	-
TOTAL Purchase Price / Costs for Mortgage Purposes	$395,000.00
Earnest Money Deposit	**$5,000.00**
Indicated Down Payment less Deposit	**$93,750.00**
Down Payment (after Adjustments incl. Deposit)	**$98,750.00**
Mortgage Required	**$296,250.00**

Section 2 - Purchase Costs Not in Mortgage

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

Purchase Costs Included in Mortgage

Purchases Costs not included in Mortgage (included in adjustments)

Title Transfer / Purchase Tax / Fee / Levy	$5,900.00
Property Purchase Sales Taxes	-
Cost to Obtain Title Insurance	$200.00
Legal / Conveyancing Services	$1,780.00
Conveyance Tax	$592.50
Mortgage Processing / Registration Fee	-
TOTAL Non-Mortgage Costs (included in adjustments)	**$8,472.50**

Section 3 - Out of Pocket Fees / Expenses

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

Purchase Costs Included in Mortgage

Purchases Costs not included in Mortgage (included in adjustments)

Out-of-Pocket Fees / Expenses

Paid Share of Realtor Commission on Purchase - optional	-
Post-Purchase Renovations / Improvements included in Mortgage - optional	$650.00
Other Out-of-Pocket Fees	-
TOTAL Misc. Out-of-Pocket Expenses	$650.00

Statement of Adjustments

Purchase

Property Purchase Taxes

Buyer / Seller Adjustments

Legal Services and Conveyancing

Equity

Equity Summary

Section 4 - Purchase Details

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

- Purchase Costs Included in Mortgage
- Purchases Costs not included in Mortgage (included in adjustments)
- Out-of-Pocket Fees / Expenses

Statement of Adjustments

Purchase

Total Purchase Price for Mortgage Purposes	Dr: $395,000.00 Cr: -
Earnest Money Deposit	Dr: - Cr: $5,000.00
Balance of Down Payment (incl. Adjustments)	Dr: - Cr: $93,750.00
Mortgage Proceeds	Dr: - Cr: $296,250.00
NET CREDIT / DEBIT Purchase	-

- Property Purchase Taxes
- Buyer / Seller Adjustments
- Legal Services and Conveyancing

Equity

- Equity Summary

Section 5 - Property Purchase Taxes

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

- [+] **Purchase Costs Included in Mortgage**
- [+] **Purchases Costs not included in Mortgage (included in adjustments)**
- [+] **Out-of-Pocket Fees / Expenses**

Statement of Adjustments

- [+] **Purchase**
- [−] **Property Purchase Taxes**

Title Transfer / Purchase Tax / Fee / Levy	Dr: $5,900.00 Cr: -
Property Purchase Tax / Fee / Levy	Dr: - Cr: -
NET CREDIT / DEBIT Property Purchase Taxes	**($5,900.00)**

- [+] **Buyer / Seller Adjustments**
- [+] **Legal Services and Conveyancing**

Equity

- [+] **Equity Summary**

Section 6 - Buyer / Seller Adjustments

Condo - 1 Tenant, 1 Investor

Statement of Adjustments

Purchase

Property Purchase Taxes

Buyer / Seller Adjustments

Strata / HOA Fee 1 Adjustment Previously Paid by Seller (pro rata amount)	Dr: $40.83 Cr: -
Strata / HOA Fee 2 Adjustment Previously Paid by Seller (pro rata amount)	Dr: - Cr: -
Strata / HOA Fee 3 Adjustment Previously Paid by Seller (pro rata amount)	Dr: - Cr: -
Strata / HOA Fee 1 Interest Adjustment	Dr: - Cr: -
Strata / HOA Fee 2 Interest Adjustment	Dr: - Cr: -
Strata / HOA Fee 3 Interest Adjustment	Dr: - Cr: -
Property Tax 1 Previously Paid by Seller (pro rata amount)	Dr: $241.67 Cr: -
Property Tax 2 Previously Paid by Seller (pro rata amount)	Dr: - Cr: -
Property Tax 3 Previously Paid by Seller (pro rata amount)	Dr: - Cr: -
Buyer's Portion of Rent 1 Previously Paid to Seller (pro rata amount)	Dr: - Cr: $350.00
Buyer's Portion of Rent 2 Previously Paid to Seller (pro rata amount)	Dr: - Cr: -
Buyer's Portion of Rent 3 Previously Paid to Seller (pro rata amount)	Dr: - Cr: -
Damage / Security Deposit 1 Previously Held by Seller	Dr: - Cr: $1,050.00
Damage / Security Deposit 2 Previously Held by Seller	Dr: - Cr: -
Damage / Security Deposit 3 Previously Held by Seller	Dr: - Cr: -
NET CREDIT / DEBIT Buyer / Seller Adjustments	**$1,117.50**

Section 7 - Legal Services and Conveyancing

Condo - 1 Tenant, 1 Investor

Legal Services and Conveyancing

Cost to Obtain Title Insurance	Dr: $200.00 Cr: -
Tax Search Certificate	Dr: $45.00 Cr: -
E-convey Processing Fee (incl. applicable taxes)	Dr: $40.00 Cr: -
Title Insurance Administration Fee	Dr: $50.00 Cr: -
Online User Fee (incl. applicable taxes)	Dr: $30.00 Cr: -
Insurance Binder	Dr: $30.00 Cr: -
Fees for Purchase	Dr: $650.00 Cr: -
Mortgage Documentation Fee	Dr: $375.00 Cr: -
Online Registration Submission Fee	Dr: $95.00 Cr: -
File Administration and Storage Fee	Dr: $55.00 Cr: -
Postage, Xerox, Phone, Fax	Dr: $25.00 Cr: -
Courier	Dr: $40.00 Cr: -
Disbursements	Dr: $200.00 Cr: -
Applicable Other Taxes	Dr: $145.00 Cr: -
Mortgage Processing / Registration Fee	Dr: - Cr: -
Conveyance Tax	Dr: $592.50 Cr: -
Document Fee	Dr: - Cr: -
Escrow Fee	Dr: - Cr: -
Closing Fee	Dr: - Cr: -
OTHER Adjustment 1	Dr: - Cr: -

Section 7 - continued

Condo - 1 Tenant, 1 Investor

	Cr: -
Online Registration Submission Fee	Dr: $95.00 Cr: -
File Administration and Storage Fee	Dr: $55.00 Cr: -
Postage, Xerox, Phone, Fax	Dr: $25.00 Cr: -
Courier	Dr: $40.00 Cr: -
Disbursements	Dr: $200.00 Cr: -
Applicable Other Taxes	Dr: $145.00 Cr: -
Mortgage Processing / Registration Fee	Dr: - Cr: -
Conveyance Tax	Dr: $592.50 Cr: -
Document Fee	Dr: - Cr: -
Escrow Fee	Dr: - Cr: -
Closing Fee	Dr: - Cr: -
OTHER Adjustment 1	Dr: - Cr: -
OTHER Adjustment 2	Dr: - Cr: -
OTHER Adjustment 3	Dr: - Cr: -
OTHER Adjustment 4	Dr: - Cr: -
OTHER Adjustment 5	Dr: - Cr: -
NET CREDIT / DEBIT Legal and Conveyancing	**($2,572.50)**
TOTAL	Dr: $403,755.00 Cr: $396,400.00
Net Adjustments Due at Close	**$7,355.00**

Section 8 - Equity

Condo - 1 Tenant, 1 Investor

PURCHASE REPORT

Base Currency | Converted Currency

Adjustments

- [+] **Purchase Costs Included in Mortgage**
- [+] **Purchases Costs not included in Mortgage (included in adjustments)**
- [+] **Out-of-Pocket Fees / Expenses**

Statement of Adjustments

- [+] **Purchase**
- [+] **Property Purchase Taxes**
- [+] **Buyer / Seller Adjustments**
- [+] **Legal Services and Conveyancing**

Equity

[−] **Equity Summary**

Down Payment	$98,750.00
Net Purchase Costs / Adjustments	$8,472.50
Out of Pocket Fees and Expenses	$650.00
TOTAL EQUITY at Time of Purchase	**$107,872.50**

Formal PDF Report (Print/Share Version)

Page 1

PURCHASE REPORT

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

	BASE CURRENCY	CONVERTED CURRENCY
Purchase Costs Included in Mortgage		
Purchase Price (base)	$965,000.00	$1,254,500.00
Title Transfer / Purchase Tax / Fee / Levy included in Mortgage - optional	-	-
Property Purchase Sales Taxes included in Mortgage - optional	-	-
Cost to Obtain Title Insurance - optional	-	-
Legal / Conveyancing Services included in Mortgage - optional	-	-
Conveyance Tax included in Mortgage - optional	-	-
Paid Share of Realtor Commission on Purchase - optional	-	-
Post-Purchase Renovations / Improvements included in Mortgage - optional	$20,000.00	$26,000.00
Mortgage Processing / Registration Fee included in Mortgage - optional	-	-
Other Fees included in Mortgage - optional	-	-
TOTAL Purchase Price / Costs for Mortgage Purposes	$985,000.00	$1,280,500.00
Earnest Money Deposit	**$10,000.00**	**$13,000.00**
Indicated Down Payment less Deposit	**$187,000.00**	**$243,100.00**
Down Payment (after Adjustments incl. Deposit)	**$197,000.00**	**$256,100.00**
Mortgage Required	**$788,000.00**	**$1,024,400.00**
Purchases Costs not included in Mortgage (included in adjustments)		
Title Transfer / Purchase Tax / Fee / Levy	$17,300.00	$22,490.00
Property Purchase Sales Taxes	-	-
Cost to Obtain Title Insurance	$200.00	$260.00
Legal / Conveyancing Services	$2,230.00	$2,899.00
Conveyance Tax	-	-
Mortgage Processing / Registration Fee	-	-
TOTAL Non-Mortgage Costs (included in adjustments)	**$19,730.00**	**$25,649.00**
Out-of-Pocket Fees / Expenses		
Paid Share of Realtor Commission on Purchase - optional	-	-
Post-Purchase Renovations / Improvements included in Mortgage - optional	-	-
Other Out-of-Pocket Fees	-	-
TOTAL Misc. Out-of-Pocket Expenses	-	-

Page 2

PURCHASE REPORT

PAGE 2

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Statement of Adjustments

	DEBIT	CREDIT		DEBIT	CREDIT	
Purchase						
Total Purchase Price for Mortgage Purposes	$985,000.00	-		$1,280,500.00	-	
Earnest Money Deposit	-	$10,000.00		-	$13,000.00	
Balance of Down Payment (incl. Adjustments)	-	$187,000.00		-	$243,100.00	
Mortgage Proceeds	-	$788,000.00		-	$1,024,400.00	
	$985,000.00	$985,000.00		$1,280,500.00	$1,280,500.00	
NET CREDIT / DEBIT Purchase			-			-
Due at Close						
Property Purchase Taxes						
Title Transfer / Purchase Tax / Fee / Levy	$17,300.00	-		$22,490.00	-	
Property Purchase Tax / Fee / Levy	-	-		-	-	
	$17,300.00	-		$22,490.00	-	
NET CREDIT / DEBIT Property Purchase Taxes			**($17,300.00)**			**($22,490.00)**
Buyer / Seller Adjustments						
Strata / HOA Fee 1 Adjustment Previously Paid by Seller (pro rata amount)	-	-		-	-	
Strata / HOA Fee 2 Adjustment Previously Paid by Seller (pro rata amount)	-	-		-	-	
Strata / HOA Fee 3 Adjustment Previously Paid by Seller (pro rata amount)	-	-		-	-	
Strata / HOA Fee 1 Interest Adjustment	-	-		-	-	
Strata / HOA Fee 2 Interest Adjustment	-	-		-	-	
Strata / HOA Fee 3 Interest Adjustment	-	-		-	-	
Property Tax 1 Previously Paid by Seller (pro rata amount)	$516.67	-		$671.67	-	
Property Tax 2 Previously Paid by Seller (pro rata amount)	-	-		-	-	
Property Tax 3 Previously Paid by Seller (pro rata amount)	-	-		-	-	
Buyer's Portion of Rent 1 Previously Paid to Seller (pro rata amount)	-	$533.33		-	$693.33	
Buyer's Portion of Rent 2 Previously Paid to Seller (pro rata amount)	-	$483.33		-	$628.33	
Buyer's Portion of Rent 3 Previously Paid to Seller (pro rata amount)	-	$217.67		-	$282.97	
Damage / Security Deposit 1 Previously Held by Seller	-	$1,600.00		-	$2,080.00	
Damage / Security Deposit 2 Previously Held by Seller	-	$1,450.00		-	$1,885.00	
Damage / Security Deposit 3 Previously Held by Seller	-	$650.00		-	$845.00	
	$516.67	$4,934.33		$671.67	$6,414.63	
NET CREDIT / DEBIT Buyer / Seller Adjustments			**$4,417.66**			**$5,742.96**

Page 3

PURCHASE REPORT

PAGE 3

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

	DEBIT	CREDIT		DEBIT	CREDIT	
Legal Services and Conveyancing						
Cost to Obtain Title Insurance	$200.00	-		$260.00	-	
Tax Search Certificate	$45.00	-		$58.50	-	
E-convey Processing Fee (incl. applicable taxes)	$40.00	-		$52.00	-	
Title Insurance Administration Fee	$50.00	-		$65.00	-	
Online User Fee (incl. applicable taxes)	$30.00	-		$39.00	-	
Insurance Binder	$30.00	-		$39.00	-	
Fees for Purchase	$650.00	-		$845.00	-	
Mortgage Documentation Fee	$375.00	-		$487.50	-	
Online Registration Submission Fee	$95.00	-		$123.50	-	
File Administration and Storage Fee	$55.00	-		$71.50	-	
Postage, Xerox, Phone, Fax	$25.00	-		$32.50	-	
Courier	$40.00	-		$52.00	-	
Disbursements	$200.00	-		$260.00	-	
Applicable Other Taxes	$145.00	-		$188.50	-	
Mortgage Processing / Registration Fee	-	-		-	-	
Conveyance Tax	-	-		-	-	
Document Fee	-	-		-	-	
Escrow Fee	-	-		-	-	
Closing Fee	-	-		-	-	
				-	-	
OTHER Adjustment 1	-	-		-	-	
OTHER Adjustment 2	-	-		-	-	
OTHER Adjustment 3	-	-		-	-	
OTHER Adjustment 4	-	-		-	-	
OTHER Adjustment 5	-	-		-	-	
	$1,980.00	-		$2,574.00	-	
NET CREDIT / DEBIT Legal and Conveyancing			**($1,980.00)**			**($2,574.00)**
TOTAL	$1,004,796.67	$989,934.33	$14,862.34	$1,306,235.67	$1,286,914.63	$19,321.04
Net Adjustments Due at Close	-	**$14,862.34**		-	**$19,321.04**	
	$1,004,796.67	**$1,004,796.67**		**$1,306,235.67**	**$1,306,235.67**	

EQUITY SUMMARY

Down Payment	$197,000.00		$256,100.00	
Net Purchase Costs / Adjustments	$19,730.00		$25,649.00	
Out of Pocket Fees and Expenses	-		-	
TOTAL EQUITY at Time of Purchase		**$216,730.00**		**$281,749.00**

PROFIT/LOSS & INCOME STATEMENT

Description

This shareable, printable/email accessible report details the Revenue and Expenses associated with your investment property:

- Mortgage
  - Detailed Presentation
- Operating Expenses
  - Detailed Presentation
- Monthly Revenue
  - Detailed Presentation
- Income Statement
  - Detailed Presentation
- Performance Ratios / Indicators
  - Detailed Presentation

You can view this (and any) report in **two formats**:

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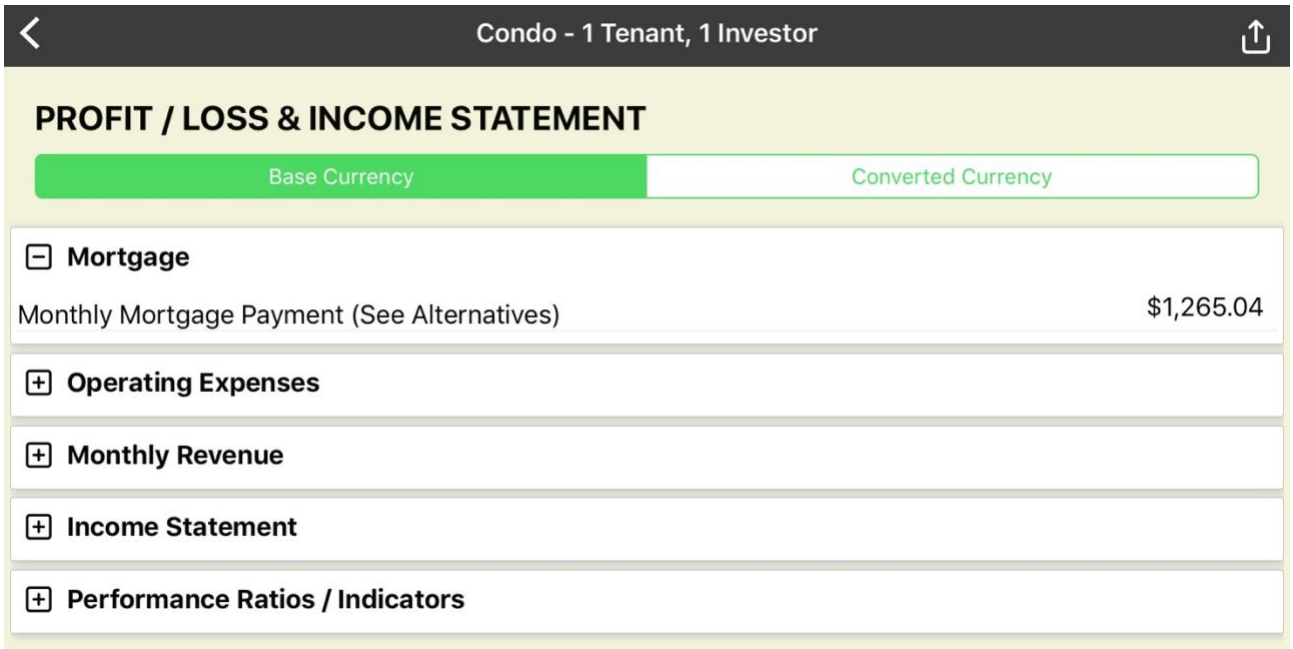
Of course, you can also send it to a printer, share it by email or text, etc.

In-App Report

Section 1 - Mortgage



Section 2 - Operating Expenses

Condo - 1 Tenant, 1 Investor

PROFIT / LOSS & INCOME STATEMENT

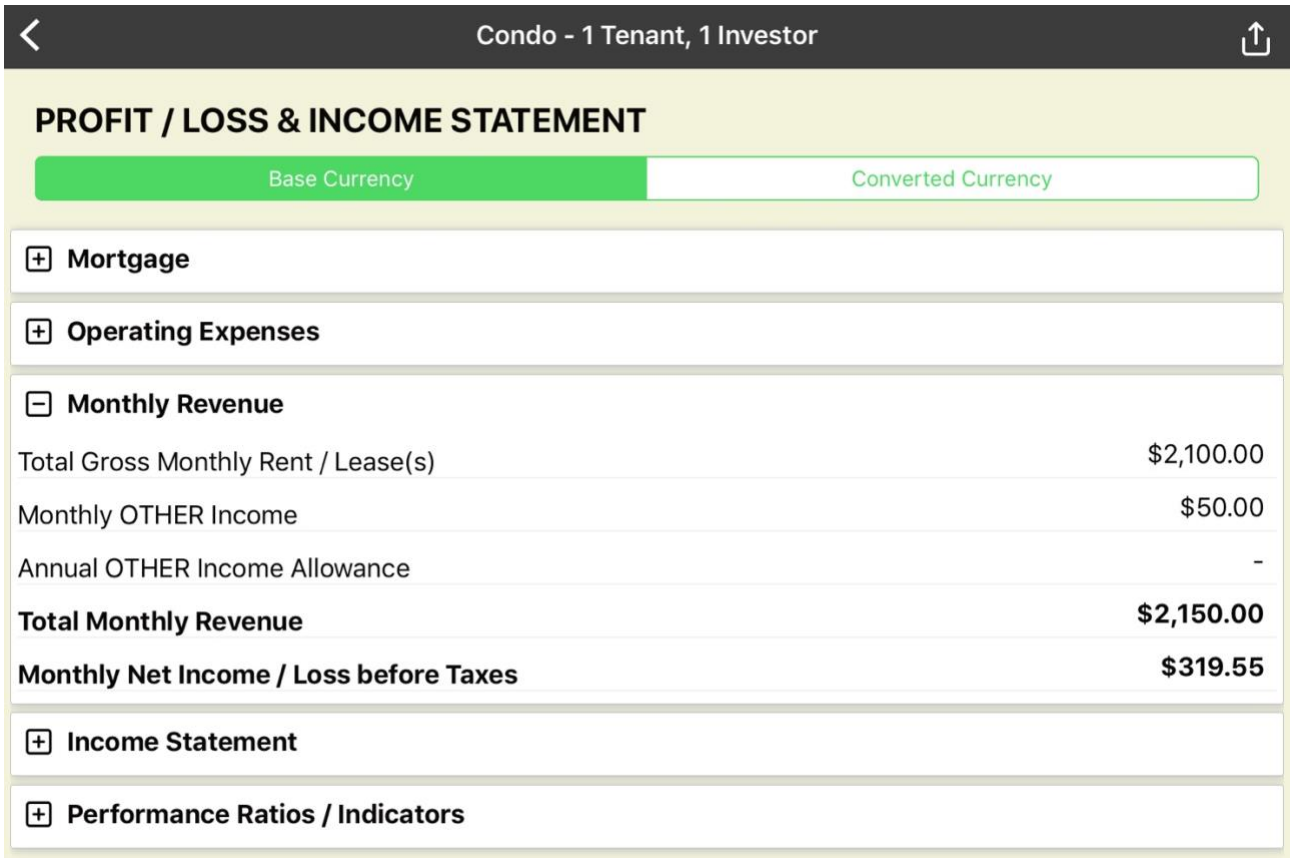
Base Currency | Converted Currency

Mortgage

Operating Expenses

Monthly Property Tax Allowance	$120.83
Monthly Insurance Allowance	$12.08
Monthly Repairs Allowance	$83.33
Monthly Utilities Payable	-
Monthly Services Payable	-
Monthly OTHER Payable	-
Monthly Strata / HOA Fee	$345.00
Monthly Parking Fee	-
Monthly Allowance - Annual Advertising Charges	-
Monthly Allowance - Annual Legal	-
Monthly Allowance - Annual Accounting	-
Monthly Allowance - Annual Security	-
Monthly Allowance - Annual Supplies	-
Monthly Allowance - Annual Telephone	-
Monthly Allowance - Annual Landscaping	-
Monthly Allowance - Annual Permits / Licenses	-
Monthly Allowance - Annual Property Management	-
Monthly Allowance - Annual Amenity Service	-
Monthly Allowance - Annual Pest Control	-
Monthly Allowance - Annual Admin / Bank Charges	$4.17
Monthly Allowance - Annual OTHER Expense	-
Total Monthly Operating Expenses	$565.42
Total Monthly Expenses incl. Mortgage	**$1,830.45**

Section 3 - Monthly Revenue



Section 4 - Income Statement

Condo - 1 Tenant, 1 Investor

PROFIT / LOSS & INCOME STATEMENT

Base Currency | Converted Currency

Mortgage

Operating Expenses

Monthly Revenue

Income Statement

Potential Annual Rental / Lease Income Before Vacancy	$25,200.00
Less Annual Vacancy	-
Total Annual Rental / Lease Income	$25,200.00
Total Annual OTHER Income	$600.00
Gross Annual Operating Income	$25,800.00
Total Annual Operating Expenses	$6,785.00
Net Operating Income (excluding mortgage Payments)	**$19,015.00**
Total Annual Mortgage Payments	$15,180.43
Before Tax Annual Cash Flow	**$3,834.57**

Performance Ratios / Indicators

Section 5 - Performance Rations / Indicators

Condo - 1 Tenant, 1 Investor

PROFIT / LOSS & INCOME STATEMENT

Base Currency | Converted Currency

Mortgage

Operating Expenses

Monthly Revenue

Income Statement

Performance Ratios / Indicators

CAP - Capitalization Rate	4.81 %
COC / ROI - Cash on Cash / Return on Investment	3.88 %
GRM - Gross Rent Multiplier	15.67
NIM - Net Income Multiplier	20.77
DCR - Debt Coverage Ratio	1.25
ER - Expense Ratio per Rental Unit	26.92 %
PPU - Price per Unit	$395,000.00
Average Price per Total Area in Square Feet	$316.00

Formal PDF Report (Print/Share Version)

Page 1

PROFIT / LOSS & INCOME STATEMENT

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

	BASE CURRENCY	CONVERTED CURRENCY
Mortgage		
Monthly Mortgage Payment (See Alternatives)	$3,429.43	$4,458.25
Operating Expenses		
Monthly Property Tax Allowance	$258.33	$335.83
Monthly Insurance Allowance	$175.00	$227.50
Monthly Repairs Allowance	$416.67	$541.67
Monthly Utilities Payable	-	-
Monthly Services Payable	-	-
Monthly OTHER Payable	-	
Monthly Strata / HOA Fee	-	
Monthly Parking Fee	-	
Monthly Allowance - Annual Advertising Charges	$8.33	$10.83
Monthly Allowance - Annual Legal	$8.33	$10.83
Monthly Allowance - Annual Accounting	$41.67	$54.17
Monthly Allowance - Annual Security	-	-
Monthly Allowance - Annual Supplies	-	-
Monthly Allowance - Annual Telephone	$16.67	$21.67
Monthly Allowance - Annual Landscaping	-	-
Monthly Allowance - Annual Permits / Licenses	-	-
Monthly Allowance - Annual Property Management	$136.16	$177.01
Monthly Allowance - Annual Amenity Service	-	-
Monthly Allowance - Annual Pest Control	-	-
Monthly Allowance - Annual Admin / Bank Charges	$4.17	$5.42
Monthly Allowance - Annual OTHER Expense	-	-
Total Monthly Operating Expenses	$1,065.33	$1,384.92
Total Monthly Expenses incl. Mortgage	**$4,494.75**	**$5,843.18**
Monthly Revenue		
Total Gross Monthly Rent / Lease(s)	$6,808.00	$8,850.40
Monthly OTHER Income	$100.00	$130.00
Annual OTHER Income Allowance	-	-
Total Monthly Revenue	$6,908.00	$8,980.40
Monthly Net Income / Loss before Taxes	**$2,413.25**	**$3,137.22**
	Positive	**Positive**

Page 2

PROFIT / LOSS & INCOME STATEMENT

PAGE 2

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Income Statement

	BASE CURRENCY	CONVERTED CURRENCY
Potential Annual Rental / Lease Income Before Vacancy	$88,800.00	$115,440.00
Less Annual Vacancy	$7,104.00	$9,235.20
Total Annual Rental / Lease Income	$81,696.00	$106,204.80
Total Annual OTHER Income	$1,200.00	$1,560.00
Gross Annual Operating Income	$82,896.00	$107,764.80
Total Annual Operating Expenses	$12,783.92	$16,619.10
Net Operating Income (excluding mortgage Payments)	**$70,112.08**	**$91,145.70**
Total Annual Mortgage Payments	$41,153.11	$53,499.04
Before Tax Annual Cash Flow	**$28,958.97**	**$37,646.66**

Performance Ratios / Indicators

	BASE CURRENCY	CONVERTED CURRENCY
CAP - Capitalization Rate	7.27 %	7.27
COC / ROI - Cash on Cash / Return on Investment	14.70 %	14.70
GRM - Gross Rent Multiplier	10.87	10.87
NIM - Net Income Multiplier	13.76	13.76
DCR - Debt Coverage Ratio	1.70	1.70
ER - Expense Ratio per Rental Unit	2.88 %	2.88 %
PPU - Price per Unit	$193,000.00	$250,900.00
Average Price per Total Area in Square Feet	$303.08	$394.00

VALUATION PROJECTION

Description

This shareable, printable/email accessible report provides a **comprehensive projection of future value** of the investment property based on the information you have entered. In addition to **Revenue** and **Income** projections, there are **three Future Value scenarios** calculated:

- Revenue Projection
  - Detailed Presentation
- Operating Income Projection
  - Detailed Presentation
- Future Value (Appreciation)
  - Detailed Presentation
- Future Value (Current Cap Rate)
  - Detailed Presentation
- Future Value (Target Cap Rate)
  - Detailed Presentation

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for printing.

The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

NOTE - If you press the and then select your on-device option to "send" it to a PDF, the PDF version of the report can be viewed on your device.

Of course, you can also send it to a printer, share it by email or text, etc.

In-App Report

Section 1 - Revenue Projection

Condo - 1 Tenant, 1 Investor

VALUATION PROJECTION

Base Currency | Converted Currency

Revenue Projection

		Units	
Original Rent / Lease 1	$2,100.00	1	$2,100.00
Original Rent / Lease 2	-	-	-
Original Rent / Lease 3	-	-	-
TOTAL Original Rent	**-**	**-**	**$2,100.00**

		Units	
Projected Allowable Rent 1	$2,375.96	1	$2,375.96
Projected Allowable Rent 2	-	-	-
Projected Allowable Rent 3	-	-	-
TOTAL Allowable Rent in 5 Years	**-**	**-**	**$2,375.96**

Original Total Other Income	$600.00
Projected Total Other Income (after inflation) in 5 Years	$662.45

Operating Income Projection

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 2 - Operating Income Projection

Condo - 1 Tenant, 1 Investor

VALUATION PROJECTION

Base Currency | Converted Currency

Revenue Projection

Operating Income Projection

Year 1 Gross Annual Operating Income	$25,800.00
Year 1 Gross Annual Operating Expenses	$6,785.00
Year 1 Net Annual Operating Income (excluding Mortgage Payments)	$19,015.00
Year 1 Annual Net Income before taxes (including Mortgage Payments)	**$3,834.57**
Projected Gross Annual Operating Income (assuming Allowable Rent Increase) in 5 Years	$29,173.94
Projected Gross Annual Operating Expenses (Assuming Rate of Inflation) in 5 Years	$7,491.19
Projected Net Annual Operating Income (excluding Mortgage Payments) in 5 Years	$21,682.75
Projected Net Income before taxes (including Mortgage Payments) in 5 Years	**$6,502.31**

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 3 - Future Value (APPRECIATION)

Condo - 1 Tenant, 1 Investor

Future Value (Appreciation)

Year 1 Base Purchase Price of Property	$395,000.00
add Post Purchase Renovations / Improvements	$650.00
subtract Depreciation (optional)	-
Indicated Value of Property	$395,650.00
Estimated Future Appreciated Value of Property at Time of Sale (@ 6% over 5 Years)	**$528,599.10**
Estimated Sales Commission	$17,857.97
Estimated Taxes on Sales Commission	$892.90
Discharge Fee	$50.00
Switch Out Fee	-
Tax Account Fee	-
Settlement Agent Fee	-
Owner's Title Insurance Fee	-
Release Processing Fee	-
Legal Document Preparation Fee	$200.00
Other Fee 1	-
Other Fee 2	-
Other Fee 3	-
Proceeds After Selling Costs	$509,798.23
Balance of Mortgage Principal Due	$263,863.15
Proceeds After Repayment of Mortgage Principal	$245,935.08
Capital Gain (Original Indicated Value less Net Proceeds)	$114,148.23
Indicated Capital Gains Tax	$14,839.27
Proceeds After Capital Gains Tax	$231,095.81
Estimated Total Cash Flow (over 5 Years)	$25,842.20
Total Cash in Hand after 5 Years	$256,938.01
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$131,136.85
Total Return	$125,801.16
Total Return on Investment (ROI)	**95.93 %**
Annualized ROI (over 5 Years)	**19.19 %**

Section 4 - Future Value (CURRENT CAP RATE)

Condo - 1 Tenant, 1 Investor

Future Value (Current CAP Rate)

Original Purchase Price of Property	$395,000.00
add Post Purchase Renovations / Improvements	$650.00
subtract Depreciation (optional)	-
Year 1 Valuation of Property	$395,650.00
Estimated Future Value of Property at Time of Sale in 5 years at current CAP Rate	**$450,417.31**
Estimated Sales Commission	$15,512.52
Estimated Taxes on Sales Commission	$775.63
Discharge Fee	$50.00
Switch Out Fee	-
Tax Account Fee	-
Settlement Agent Fee	-
Owner's Title Insurance Fee	-
Release Processing Fee	-
Legal Document Preparation Fee	$200.00
Other Fee 1	-
Other Fee 2	-
Other Fee 3	-
Proceeds After Selling Costs	$434,079.16
Balance of Mortgage Principal Due	$263,863.15
Proceeds After Repayment of Mortgage Principal	$170,216.01
Capital Gain (Original Indicated Value less Net Proceeds)	$38,429.16
Indicated Capital Gains Tax	$4,995.79
Proceeds After Capital Gains Tax	$165,220.22
Estimated Total Cash Flow (over 5 Years)	$25,842.20
Total Cash in Hand after 5 Years	$191,062.43
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$131,136.85
Total Return	$59,925.58
Total Return on Investment (ROI)	**45.70 %**
Annualized ROI (over 5 Years)	**9.14 %**

Section 5 - Future Value (TARGET CAP RATE)

Condo - 1 Tenant, 1 Investor

Future Value (Target CAP Rate)

Original Purchase Price of Property	$395,000.00
add Post Purchase Renovations / Improvements	$650.00
subtract Depreciation (optional)	-
Year 1 Valuation of Property	$395,650.00
Estimated Future Value of Property at Time of Sale in 5 years at Target / Acceptable CAP Rate	**$542,068.68**
Estimated Sales Commission	$18,262.06
Estimated Taxes on Sales Commission	$913.10
Discharge Fee	$50.00
Switch Out Fee	-
Tax Account Fee	-
Settlement Agent Fee	-
Owner's Title Insurance Fee	-
Release Processing Fee	-
Legal Document Preparation Fee	$200.00
Other Fee 1	-
Other Fee 2	-
Other Fee 3	-
Proceeds After Selling Costs	$522,843.52
Balance of Mortgage Principal Due	$263,863.15
Proceeds After Repayment of Mortgage Principal	$258,980.37
Capital Gain (Original Indicated Value less Net Proceeds)	$127,193.52
Indicated Capital Gains Tax	$16,535.16
Proceeds After Capital Gains Tax	$242,445.21
Estimated Total Cash Flow (over 5 Years)	$25,842.20
Total Cash in Hand after 5 Years	$268,287.41
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$131,136.85
Total Return	$137,150.56
Total Return on Investment (ROI)	**104.59 %**
Annualized ROI (over 5 Years)	**20.92 %**

Formal PDF Report (Print/Share Version)

Page 1

VALUATION PROJECTION

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

- VALUATION by APPRECIATION, CURRENT CAP RATE, ADJUSTED CAP RATE, Incl. INFLATION

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

Revenue Projection	**BASE CURRENCY**	Units		**CONVERTED CURRENCY**	Units	
Year 1 Rent / Lease 1	$1,600.00	2	$3,200.00	$2,080.00	2	$4,160.00
Year 1 Rent / Lease 2	$1,450.00	2	$2,900.00	$1,885.00	2	$3,770.00
Year 1 Rent / Lease 3	$1,300.00	1	$1,300.00	$1,690.00	1	$1,690.
TOTAL Year 1 Rent			$7,400.00			$9,620.
Annual Allowable Rent Increase in 5 years	-	Units			Units	
Projected Allowable Rent 1	$1,810.25	2	$3,620.51	$2,353.33	2	$4,706.6
Projected Allowable Rent 2	$1,640.54	2	$3,281.08	$2,132.70	2	$4,265.4
Projected Allowable Rent 3	$1,470.83	1	$1,470.83	$1,912.08	1	$1,912.0
TOTAL Allowable Rent in 5 years			$8,372.42			$10,884.1
Year 1 Total Other Income	$1,200.00			$1,560.00		
Projected Total Other Income (after inflation) in 5 years	$1,324.90			$1,722.37		

Operating Income Projection	**BASE CURRENCY**	**CONVERTED CURRENCY**
Year 1 Gross Annual Operating Income	$82,896.00	$107,764.80
Year 1 Gross Annual Operating Expenses	$12,783.92	$16,619.10
Year 1 Net Annual Operating Income (excluding Mortgage Payments)	$70,112.08	$91,145.70
Year 1 Annual Net Income before taxes (including Mortgage Payments)	**$28,958.97**	**$37,646.66**
Projected Gross Annual Operating Income (assuming Allowable Rent Increase) in 5 years	$101,793.95	$132,332.13
Projected Gross Annual Operating Expenses (Assuming Rate of Inflation) in 5 years	$14,114.48	$18,348.82
Projected Net Annual Operating Income (excluding Mortgage Payments) in 5 years	$87,679.47	$113,983.31
Projected Net Income before taxes (including Mortgage Payments) in 5 years	**$46,526.36**	**$60,484.26**

Page 2

VALUATION PROJECTION

PAGE 2

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

	BASE CURRENCY	CONVERTED CURRENCY
Future Value (Appreciation)		
Year 1 Base Purchase Price of Property	$985,000.00	$1,280,500.00
add Post Purchase Renovations / Improvements	$20,000.00	$26,000.00
subtract Depreciation (optional)	-	-
Indicated Value of Property	$1,005,000.00	$1,306,500.00
Estimated Future Appreciated Value of Property at Time of Sale (@ 6% over 5 years)	**$1,318,152.19**	**$1,713,597.85**
Estimated Sales Commission	$41,544.57	$54,007.94
Estimated Taxes on Sales Commission	$2,077.23	$2,700.40
Discharge Fee	$50.00	$65.00
Switch Out Fee	-	-
Tax Account Fee	-	-
Settlement Agent Fee	-	-
Owner's Title Insurance Fee	-	-
Release Processing Fee	-	-
Legal Document Preparation Fee	$200.00	$260.00
Other Fee 1	-	-
Other Fee 2	-	-
Other Fee 3	-	-
Proceeds After Selling Costs	$1,274,480.40	$1,656,824.52
Balance of Mortgage Principal Due	$703,737.25	$914,858.42
Proceeds After Repayment of Mortgage Principal	$570,743.15	$741,966.10
Capital Gain (Original Indicated Value less Net Proceeds)	$269,480.40	$350,324.52
Indicated Capital Gains Tax	$35,032.45	$45,542.19
Proceeds After Capital Gains Tax	$535,710.70	$696,423.91
Estimated Total Cash Flow (over 5 years)	$188,713.32	$245,327.31
Total Cash in Hand after 5 years	$724,424.02	$941,751.22
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$281,262.75	$365,641.58
Total Return	$443,161.26	$576,109.64
Total Return on Investment (ROI)	**157.56 %**	**157.56 %**
Annualized ROI (over 5 years)	**31.51 %**	**31.51 %**

Page 3

VALUATION PROJECTION

PAGE 3

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

	BASE CURRENCY	CONVERTED CURRENCY
Future Value (Current CAP Rate)		
Original Purchase Price of Property	$985,000.00	$1,280,500.00
add Post Purchase Renovations / Improvements	$20,000.00	$26,000.00
subtract Depreciation (optional)	-	-
Original Valuation of Property	$1,005,000.00	$1,306,500.00
Estimated Future Value of Property at Time of Sale in 5 years at Current CAP Rate	**$1,206,791.82**	**$1,568,829.36**
Estimated Sales Commission	$38,203.75	$49,664.88
Estimated Taxes on Sales Commission	$1,910.19	$2,483.24
Discharge Fee	$50.00	$65.00
Switch Out Fee	-	-
Tax Account Fee	-	-
Settlement Agent Fee	-	-
Owner's Title Insurance Fee	-	-
Release Processing Fee	-	-
Legal Document Preparation Fee	$200.00	$260.00
Other Fee 1	-	-
Other Fee 2	-	-
Other Fee 3	-	-
Proceeds After Selling Costs	$1,166,627.87	$1,516,616.24
Balance of Mortgage Principal Due	$703,737.25	$914,858.42
Proceeds After Repayment of Mortgage Principal	$462,890.63	$601,757.81
Capital Gain (Original Indicated Value less Net Proceeds)	$161,627.87	$210,116.24
Indicated Capital Gains Tax	$21,011.62	$27,315.11
Proceeds After Capital Gains Tax	$441,879.00	$574,442.70
Estimated Total Cash Flow (over 5 years)	$188,713.32	$245,327.31
Total Cash in Hand after 5 years	$630,592.32	$819,770.01
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$281,262.75	$365,641.58
Total Return	$349,329.57	$454,128.44
Total Return on Investment (ROI)	**124.20 %**	**124.20 %**
Annualized ROI (over 5 years)	**24.84 %**	**24.84 %**

Page 4

VALUATION PROJECTION

PAGE 4

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

	BASE CURRENCY	CONVERTED CURRENCY
Future Value (Target CAP Rate)		
Original Purchase Price of Property	$985,000.00	$1,280,500.00
add Post Purchase Renovations / Improvements	$20,000.00	$26,000.00
subtract Depreciation (optional)	-	-
Original Valuation of Property	$1,005,000.00	$1,306,500.00
Estimated Future Value of Property at Time of Sale in 5 years at Target / Acceptable CAP Rate	**$2,191,986.64**	**$2,849,582.63**
Estimated Sales Commission	$67,759.60	$88,087.48
Estimated Taxes on Sales Commission	$3,387.98	$4,404.37
Discharge Fee	$50.00	$65.00
Switch Out Fee	-	-
Tax Account Fee	-	-
Settlement Agent Fee	-	-
Owner's Title Insurance Fee	-	-
Release Processing Fee	-	-
Legal Document Preparation Fee	$200.00	$260.00
Other Fee 1	-	-
Other Fee 2	-	-
Other Fee 3	-	-
Proceeds After Selling Costs	$2,120,789.06	$2,757,025.78
Balance of Mortgage Principal Due	$703,737.25	$914,858.42
Proceeds After Repayment of Mortgage Principal	$1,417,051.81	$1,842,167.36
Capital Gain (Original Indicated Value less Net Proceeds)	$1,115,789.06	$1,450,525.78
Indicated Capital Gains Tax	$145,052.58	$188,568.35
Proceeds After Capital Gains Tax	$1,271,999.23	$1,653,599.01
Estimated Total Cash Flow (over 5 years)	$188,713.32	$245,327.31
Total Cash in Hand after 5 years	$1,460,712.55	$1,898,926.32
Total Equity Invested (Original Purchase less Mortgage Principal Due)	$281,262.75	$365,641.58
Total Return	$1,179,449.80	$1,533,284.74
Total Return on Investment (ROI)	**419.34 %**	**419.34 %**
Annualized ROI (over 5 years)	**83.87 %**	**83.87 %**

SELF/PARTNERS PERFORMANCE REPORT

Description

This shareable, printable/email accessible report provides a comprehensive **individual** or **per-partner pro rata** accounting of all cost and revenue factors - and future sale returns - for the selected investment property. For most, this will be a comprehensive report that reflects sole ownership of the investment property, but the partnership option exists nonetheless. Details include:

- Property Purchase Obligation
  - Detailed Presentation
- Down Payment after Adjustments incl. Deposit
  - Detailed Presentation
- Earnest Money Deposit
  - Detailed Presentation
- Net Purchase Obligation at Close
  - Detailed Presentation
- Post Purchase Renovations/Improvements
  - Detailed Presentation
- Total Purchase Obligation / Equity
  - Detailed Presentation
- Monthly Profit/Loss before Taxes
  - Detailed Presentation
- Annual Profit/Loss before Taxes
  - Detailed Presentation
- Future Value (Appreciation)
  - Detailed Presentation
- Future Value (Current Cap Rate)
  - Detailed Presentation
- Future Value (Target Cap Rate)
  - Detailed Presentation

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In-App Report

Section 1 - Total Property Purchase Obligation

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

	$985,000.00
Partner 1 (or self)	$492,500.00
Partner 2	$246,250.00
Partner 3	$246,250.00
Partner 4	-
Partner 5	-
Total	**$985,000.00**

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 2 - Down Payment (after Adjustments incl. Deposit

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

	$197,000.00
Partner 1 (or self)	$98,500.00
Partner 2	$49,250.00
Partner 3	$49,250.00
Partner 4	-
Partner 5	-
Total	**$197,000.00**

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 3 - Earnest Money Deposit

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

	$10,000.00
Partner 1 (or self)	$5,000.00
Partner 2	$2,500.00
Partner 3	$2,500.00
Partner 4	-
Partner 5	-
Total	**$10,000.00**

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 4 - Net Purchase Obligation at Close

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

	$14,862.34
Partner 1 (or self)	$7,431.17
Partner 2	$3,715.59
Partner 3	$3,715.59
Partner 4	-
Partner 5	-
Total	**$14,862.34**

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 5 - Post-Purchase Renovations/Improvements

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

	$20,000.00
Partner 1 (or self)	$10,000.00
Partner 2	$5,000.00
Partner 3	$5,000.00
Partner 4	-
Partner 5	-
Total	**$20,000.00**

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 6 - Total Purchase Obligation / Equity

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

	$216,730.00
Partner 1 (or self)	$108,365.00
Partner 2	$54,182.50
Partner 3	$54,182.50
Partner 4	-
Partner 5	-
Total	**$216,730.00**

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 7 - Monthly Profit/Loss before Taxes

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

	$2,413.25
Partner 1 (or self)	$1,206.62
Partner 2	$603.31
Partner 3	$603.31
Partner 4	-
Partner 5	-
Total	**$2,413.25**

Annual Profit / Loss before Taxes

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 8 - Annual Profit/Loss before Taxes

Multi - 5 Tenants, 3 Investors

SELF / PARTNERS PERFORMANCE REPORT

Base Currency | Converted Currency

Total Property Purchase Obligation

Down Payment (after Adjustments incl. Deposit)

Earnest Money Deposit

Net Purchase Obligation at Close (before Post - Purchase Renovations / Improvements)

Post - Purchase Renovations / Improvements

Total Purchase Obligation / Equity (including all fees, taxes, and post-purchase Renovations / Improvements)

Monthly Profit / Loss before Taxes

Annual Profit / Loss before Taxes

	$28,958.97
Partner 1 (or self)	$14,479.49
Partner 2	$7,239.74
Partner 3	$7,239.74
Partner 4	-
Partner 5	-
Total	**$28,958.97**

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 9 - Future Value (Appreciation)

The table will scroll left and right to reveal the report data in the in-app version of the report

Future Value (Appreciation)

Years to Hold Property	5
Estimated Average Rate of Appreciation	6.00 %
Estimated Future Appreciated Value of Property	$1,318,152.19

Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)

	$724,424.02	Equity	Return	Yield	Annualized
Partner 1 (or self)	$362,212.01	$108,365.00	$253,847.01	234.25 %	46.85 %
Partner 2	$181,106.00	$54,182.50	$126,923.50	234.25 %	46.85 %
Partner 3	$181,106.00	$54,182.50	$126,923.50	234.25 %	46.85 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
Total	**$724,424.02**	**$216,730.00**	**$507,694.02**	**-**	**-**

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Section 10 - Future Value (Current CAP Rate)

The table will scroll left and right to reveal the report data in the in-app version of the report

Future Value (Appreciation)

Future Value (Current CAP Rate)

Years to Hold Property	5
Current CAP Rate	7.27 %
Projected Value at Current CAP Rate (Incl. Inflation and Allowable Rent Increases) in 5 years	$1,206,791.82

Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)

	$630,592.32	Equity	Return	Yield	Annualized
Partner 1 (or self)	$315,296.16	$108,365.00	$206,931.16	190.96 %	38.19 %
Partner 2	$157,648.08	$54,182.50	$103,465.58	190.96 %	38.19 %
Partner 3	$157,648.08	$54,182.50	$103,465.58	190.96 %	38.19 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
Total	**$630,592.32**	**$216,730.00**	**$413,862.32**	**-**	**-**

Future Value (Target CAP Rate)

Section 11 - Future Value (Target CAP Rate)

The table will scroll left and right to reveal the report data in the in-app version of the report

Future Value (Appreciation)

Future Value (Current CAP Rate)

Future Value (Target CAP Rate)

Years to Hold Property	5
Target / Acceptable CAP Rate	4.00 %
Projected Value after Adjusted CAP Rate (Incl. Inflation and Allowable Rent Increases) in 5 year	$2,191,986.64

Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)

	$1,460,712.55	Equity	Return	Yield	Annualized
Partner 1 (or self)	$730,356.28	$108,365.00	$621,991.28	573.98 %	114.80 %
Partner 2	$365,178.14	$54,182.50	$310,995.64	573.98 %	114.80 %
Partner 3	$365,178.14	$54,182.50	$310,995.64	573.98 %	114.80 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
Total	**$1,460,712.55**	**$216,730.00**	**$1,243,982.55**	**-**	**-**

Formal PDF Report (Print/Share Version)

Page 1

SELF / PARTNERS PERFORMANCE REPORT

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

- INCLUDING PARTNERSHIP DETAIL if applicable

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

INVESTMENT DETAIL	BASE CURRENCY	CONVERTED CURRENCY
Total Property Purchase Obligation	$985,000.00	$1,280,500.00
Partner 1 (or self)	$492,500.00	$640,250.00
Partner 2	$246,250.00	$320,125.00
Partner 3	$246,250.00	$320,125.00
Partner 4	-	-
Partner 5	-	-
	$985,000.00	$1,280,500.00
Down Payment (after Adjustments incl. Deposit)	$197,000.00	$256,100.00
Partner 1 (or self)	$98,500.00	$128,050.00
Partner 2	$49,250.00	$64,025.00
Partner 3	$49,250.00	$64,025.00
Partner 4	-	-
Partner 5	-	-
	$197,000.00	$256,100.00
Earnest Money Deposit	$10,000.00	$13,000.00
Partner 1 (or self)	$5,000.00	$6,500.00
Partner 2	$2,500.00	$3,250.00
Partner 3	$2,500.00	$3,250.00
Partner 4	-	-
Partner 5	-	-
	$10,000.00	$13,000.00
Net Purchase Obligation at Close (before Post-Purchase Improvements)	$14,862.34	$19,321.04
Partner 1 (or self)	$7,431.17	$9,660.52
Partner 2	$3,715.59	$4,830.26
Partner 3	$3,715.59	$4,830.26
Partner 4	-	-
Partner 5	-	-
	$14,862.34	$19,321.04

Page 2

SELF / PARTNERS PERFORMANCE REPORT

PAGE 2

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Post Purchase Improvements	$20,000.00	$26,000.00
Partner 1 (or self)	$10,000.00	$13,000.00
Partner 2	$5,000.00	$6,500.00
Partner 3	$5,000.00	$6,500.00
Partner 4	-	-
Partner 5	-	-
	$20,000.00	$26,000.00
Total Purchase Obligation / Equity (including all fees, taxes, and Post-Purchase Improvements)	$216,730.00	$281,749.00
Partner 1 (or self)	$108,365.00	$140,874.50
Partner 2	$54,182.50	$70,437.25
Partner 3	$54,182.50	$70,437.25
Partner 4	-	-
Partner 5	-	-
	$216,730.00	$281,749.00

OPERATIONS DETAIL	BASE CURRENCY	CONVERTED CURRENCY
Monthly Profit / Loss before Taxes	$2,413.25	$3,137.22
Partner 1 (or self)	$1,206.62	$1,568.61
Partner 2	$603.31	$784.31
Partner 3	$603.31	$784.31
Partner 4	-	-
Partner 5	-	-
	$2,413.25	$3,137.22
Annual Profit / Loss before Taxes	$28,958.97	$37,646.66
Partner 1 (or self)	$14,479.49	$18,823.33
Partner 2	$7,239.74	$9,411.67
Partner 3	$7,239.74	$9,411.67
Partner 4	-	-
Partner 5	-	-
	$28,958.97	$37,646.66

Page 3

SELF / PARTNERS PERFORMANCE REPORT

PAGE 3

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

FORECASTED PERFORMANCE OF FUTURE SALE	BASE CURRENCY				
Future Value (Appreciation)					
Years to Hold Property	5				
Estimated Average Rate of Appreciation	6.00 %				
Estimated Future Appreciated Value of Property	$1,318,152.19				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$724,424.02**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$362,212.01	$108,365.00	$253,847.01	234.25 %	46.85 %
Partner 2	$181,106.00	$54,182.50	$126,923.50	234.25 %	46.85 %
Partner 3	$181,106.00	$54,182.50	$126,923.50	234.25 %	46.85 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
	$724,424.02	$216,730.00	$507,694.02	-	-
Future Value (Current CAP Rate)					
Years to Hold Property	5				
Current CAP Rate	7.27 %				
Projected Value at Current CAP Rate (incl. Inflation and Allowable Rent Increases) in 5 years	$1,206,791.82				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$630,592.32**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$315,296.16	$108,365.00	$206,931.16	190.96 %	38.19
Partner 2	$157,648.08	$54,182.50	$103,465.58	190.96 %	38.19
Partner 3	$157,648.08	$54,182.50	$103,465.58	190.96 %	38.19
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
	$630,592.32	$216,730.00	$413,862.32	-	-
Future Value (Target CAP Rate)					
Years to Hold Property	5				
Target / Acceptable CAP Rate	4.00 %				
Projected Value after Adjusted CAP Rate (incl. Inflation and Allowable Rent Increases) in 5 years	$2,191,986.64				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$1,460,712.55**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$730,356.28	$108,365.00	$621,991.28	573.98 %	114.80 %
Partner 2	$365,178.14	$54,182.50	$310,995.64	573.98 %	114.80 %
Partner 3	$365,178.14	$54,182.50	$310,995.64	573.98 %	114.80 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
	$1,460,712.55	$216,730.00	$1,243,982.55	-	-

Page 4

SELF / PARTNERS PERFORMANCE REPORT

PAGE 4

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

FORECASTED PERFORMANCE OF FUTURE SALE (Optional Converted Currency)	CONVERTED CURRENCY				
Future Value (Appreciation)					
Years to Hold Property	5				
Estimated Average Rate of Appreciation	6.00 %				
Estimated Future Appreciated Value of Property	$1,713,597.85				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$941,751.22**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$470,875.61	$140,874.50	$330,001.11	234.25 %	46.85 %
Partner 2	$235,437.81	$70,437.25	$165,000.56	234.25 %	46.85 %
Partner 3	$235,437.81	$70,437.25	$165,000.56	234.25 %	46.85 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
	$941,751.22	$281,749.00	$660,002.22	-	-
Future Value (Current CAP Rate)					
Years to Hold Property	5				
Current CAP Rate	7.27 %				
Projected Value at Current CAP Rate (incl. Inflation and Allowable Rent Increases) in 5 years	$1,568,829.36				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$819,770.01**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$409,885.01	$140,874.50	$269,010.51	190.96 %	38.19 %
Partner 2	$204,942.50	$70,437.25	$134,505.25	190.96 %	38.19
Partner 3	$204,942.50	$70,437.25	$134,505.25	190.96 %	38.19
Partner 4	-	-	-	-	
Partner 5	-	-	-	-	-
	$819,770.01	$281,749.00	$538,021.01		
Future Value (Target CAP Rate)					
Years to Hold Property	5				
Target / Acceptable CAP Rate	4.00 %				
Projected Value after Adjusted CAP Rate (incl. Inflation and Allowable Rent Increases) in 5 years	$2,849,582.63				
Estimated Net Cash in Hand when Property is Sold (after commissions and nominal taxes)	**$1,898,926.32**	Equity	Return	Yield	Annualized Yield
Partner 1 (or self)	$949,463.16	$140,874.50	$808,588.66	573.98 %	114.80 %
Partner 2	$474,731.58	$70,437.25	$404,294.33	573.98 %	114.80 %
Partner 3	$474,731.58	$70,437.25	$404,294.33	573.98 %	114.80 %
Partner 4	-	-	-	-	-
Partner 5	-	-	-	-	-
	$1,898,926.32	$281,749.00	$1,617,177.32		

MORTGAGE PAYMENT ALTERNATIVES

Description

This shareable, printable/email accessible report provides various optional schedules for repayment of a mortgage obligation. Using the calculated mortgage required for a selected property:

- Monthly
  - Payment based on a typical monthly mortgage obligation
  - Total annual payments
  - Total cost of debt over the term indicated
  - Total years to repay
- Bi-Weekly
  - as above
- Weekly
  - as above
- 2x per Month
  - as above
- Accelerated Bi-Weekly
  - as above

You can view this (and any) report in **two formats**:

- the in-app version of the report (with drop-down menu sections)
- the formal PDF version suitable for printing.

The formal PDF version of this report is automatically created by **Real Estate Investor** when the report is selected.

NOTE - If you press the and then select your on-device option to "send" it to a PDF, the PDF version of the report can be viewed on your device.

Of course, you can also send it to a printer, share it by email or text, etc.

In-App Report

Section 1 - Monthly

Multi - 5 Tenants, 3 Investors

MORTGAGE PAYMENT ALTERNATIVES

Monthly

	Base Currency	Converted Currency	Compared to Monthly
Payment	$3,429.43	$4,458.25	-
Total Annual Payments	$41,153.11	$53,499.04	100.00 %
Total Cost of Debt	$446,593.29	$580,571.27	100.00 %
Total Years to Repay	**30**	**30**	**100.00 %**

Bi-Weekly

Weekly

2x per Month

Bi-Weekly (monthly / 2)

Section 2 - Bi-Weekly

Multi - 5 Tenants, 3 Investors

MORTGAGE PAYMENT ALTERNATIVES

Monthly

Bi-Weekly

	Base Currency	Converted Currency	Compared to Monthly
Payment	$1,582.13	$2,056.77	-
Total Annual Payments	$41,135.41	$53,476.04	99.96 %
Total Cost of Debt	$446,062.40	$579,881.13	99.88 %
Total Years to Repay	**30**	**30**	**100.00 %**

Weekly

2x per Month

Bi-Weekly (monthly / 2)

Section 3 - Weekly

Multi - 5 Tenants, 3 Investors

MORTGAGE PAYMENT ALTERNATIVES

Monthly

Bi-Weekly

Weekly

	Base Currency	Converted Currency	Compared to Monthly
Payment	$790.92	$1,028.20	-
Total Annual Payments	$41,127.83	$53,466.18	99.94 %
Total Cost of Debt	$445,834.82	$579,585.27	99.83 %
Total Years to Repay	**30**	**30**	**100.00 %**

2x per Month

Bi-Weekly (monthly / 2)

Section 4 - 2x per Month

Multi - 5 Tenants, 3 Investors

MORTGAGE PAYMENT ALTERNATIVES

Monthly

Bi-Weekly

Weekly

2x per Month

	Base Currency	Converted Currency	Compared to Monthly
Payment	$1,714.03	$2,228.24	-
Total Annual Payments	$41,136.68	$53,477.68	99.96 %
Total Cost of Debt	$446,100.33	$579,930.43	99.89 %
Total Years to Repay	**30**	**30**	**100.00 %**

Bi-Weekly (monthly / 2)

Section 5 - Accelerated B-Weekly

Multi - 5 Tenants, 3 Investors

MORTGAGE PAYMENT ALTERNATIVES

Monthly

Bi-Weekly

Weekly

2x per Month

Bi-Weekly (monthly / 2)

	Base Currency	Converted Currency	Compared to Monthly
Payment	$1,714.71	$2,229.13	-
Total Annual Payments	$44,582.54	$57,957.30	108.33 %
Total Cost of Debt	$402,914.68	$523,789.09	90.22 %
Total Years to Repay	**26.71**	**26.71**	**89.00 %**

Formal PDF Report (Print/Share Version)

MORTGAGE PAYMENT ALTERNATIVES

PAGE 1

Prepared with Real Estate Investor by Sentravest

Multi - 5 Tenants, 3 Investors

Units 1-5
456 Any Street
Any Town, Any State/Province
MLS: 56789
Realtor Name: Lucy Smith
Realtor Phone:
Realtor Email: lsmith@lsmith.realtor
Analyst:

	BASE CURRENCY	CONVERTED CURRENCY	COMPARED TO MONTHLY
Monthly			
Payment	$3,429.43	$4,458.25	-
Total Annual Payments	$41,153.11	$53,499.04	100.00 %
Total Cost of Debt	$446,593.29	$580,571.27	100.00 %
Total Years to Repay	30	30	100.00 %
Bi-Weekly			
Payment	$1,582.13	$2,056.77	-
Total Annual Payments	$41,135.41	$53,476.04	99.96 %
Total Cost of Debt	$446,062.40	$579,881.13	99.88 %
Total Years to Repay	30	30	100.00 %
Weekly			
Payment	$790.92	$1,028.20	-
Total Annual Payments	$41,127.83	$53,466.18	99.94 %
Total Cost of Debt	$445,834.82	$579,585.27	99.83 %
Total Years to Repay	30	30	100.00 %
2x per Month			
Payment	$1,714.03	$2,228.24	-
Total Annual Payments	$41,136.68	$53,477.68	99.96 %
Total Cost of Debt	$446,100.33	$579,930.43	99.89 %
Total Years to Repay	30	30	100.00 %
Accelerated Bi-Weekly			
Payment	$1,714.71	$2,229.13	-
Total Annual Payments	$44,582.54	$57,957.30	108.33 %
Total Cost of Debt	$402,914.68	$523,789.09	90.22 %
Total Years to Repay	26.71	26.71	89.00 %

Back to Top