

VIABILITY SUMMARY

Fantastic Waterfront Condo

123 Any Street
 Any Town
 Any State/Province
 MLS: 1234567
 Realtor Name: Lucy Smith
 Realtor Phone: (123) 456-7890
 Realtor Email: lsmith@lsmith.realtor
 Analyst: Real Estate Investor

	<u>BASE CURRENCY</u>	<u>CONVERTED CURRENCY</u>
Total Purchase Price/Costs for Mortgage Purposes	965,000.00	1,254,500.00
Down Payment (after Adjustments incl. Deposit)	193,000.00	250,900.00
Mortgage Required	772,000.00	1,003,600.00
Total Monthly Expenses	4,081.98	5,306.58
Total Monthly Revenue	5,400.00	7,020.00
Monthly Net Income/Loss before Taxes	<u>1,318.02</u>	<u>1,713.42</u>
	Positive	Positive

Income Statement

Gross Annual Rental/Lease Income	58,800.00	76,440.00
Less Annual Vacancy	-	-
Total Annual Rental/Lease Income	58,800.00	76,440.00
Total Annual OTHER Income	6,000.00	7,800.00
Gross Annual Operating Income	64,800.00	84,240.00
Total Annual Operating Expenses	9,425.00	12,252.50
Net Operating Income (excluding mortgage Payments)	55,375.00	71,987.50
Total Annual Mortgage Payments	39,558.80	51,426.44
Before Tax Annual Cash Flow	<u>15,816.20</u>	<u>20,561.06</u>

Operating Ratios / Indicators

CAP - Capitalization Rate	5.74%	5.74%
COC / ROI - Cash on Cash / Return on Investment	8.19%	8.19%
GRM - Gross Rent Multiplier	16.41	16.41
NIM - Net Income Multiplier	17.43	17.43
DCR - Debt Coverage Ratio	1.40	1.40
ER - Expense Ratio per Rental Unit	8.01%	8.01%
PPU - Price per Unit	482,500.00	627,250.00
Average Price per Total Area in Square Feet	804.17	1,045.42