

## Investment Property

9635 Brierwood LN, Dallas, TX 75217

Financing Information	
Purchase Price	\$70,000.00
Cash Invested	\$7,000.00
Loan #1 Amount	\$63,000.00
Interest Rate	6.50%
Monthly PI	\$398.20
Term in Months	360
Loan #2 Amount	\$0.00
Interest Rate	0.00%
Monthly PI	\$0.00
Term in Months	0
Property & Depreciation Information	
Land Value	\$23,000.00
Personal Property	\$0.00
Building Value	\$64,690.00
Personal property depreciation	\$0.00 at 0.00% depreciation
Building depreciation	\$2,354.72 at 3.64% depreciation
Total Depreciation	\$2,354.72
Gross Operating Income	
Annual Rent	\$11,880.00
Less Vacancy	\$0.00
Gross Operating Income	\$11,880.00
Annual Expenses	
Real Estate Taxes	\$2,199.03
Utilities	\$0.00
Insurance	\$750.00

<b>Maintenance/Repairs</b>	\$500.00
<b>Advertising</b>	\$0.00
<b>Admin/Legal</b>	\$0.00
<b>Supplies</b>	\$0.00
<b>Miscellaneous</b>	\$0.00
<b>Total operating expense</b>	\$3,449.03
<b>Operating expense ratio</b>	29.03%
<b>Tax and Appreciation Rates</b>	
<b>Tax bracket</b>	28.00%
<b>Appreciation rate</b>	5.00%
<b>Cash Before Taxes</b>	
<b>Gross Operating Income</b>	\$11,880.00
<b>Operating expense</b>	- \$3,449.03
<b>Net Operating Income</b>	= \$8,430.97
<b>Annual Debt Service</b>	- \$4,778.40
<b>Cash Flow Before Tax</b>	= \$3,652.57
<b>Cash After Taxes</b>	
<b>Net Operating Income</b>	\$8,430.97
<b>Total Interest</b>	- \$4,074.26
<b>Total Depreciation</b>	- \$2,354.72
<b>Taxable Income</b>	= \$2,001.99
<b>Tax Paid or Saved</b>	\$560.56
<b>Cash flow after tax</b>	\$3,092.01
<b>Rates of return</b>	
<b>Total appreciation</b>	\$3,500.00
<b>Return on Investment with appreciation</b>	120.25%
<b>Return on Investment without appreciation</b>	70.25%
<b>Cap Rate</b>	12.04%
<b>Cash on Cash</b>	52.18%

## Schedule

Year	Total Payments	Total Interest paid	Total Principle paid	Total Ending Principle Balance	Investment Appreciation	Investment Return
				\$63,000.00	\$70,000.00	\$7,000.00
1	\$4,778.40	\$4,074.26	\$704.14	\$62,295.86	\$73,500.00	\$11,204.14
2	\$4,778.40	\$4,027.11	\$751.29	\$61,544.57	\$77,175.00	\$15,630.43
3	\$4,778.40	\$3,976.81	\$801.59	\$60,742.98	\$81,033.75	\$20,290.77
4	\$4,778.40	\$3,923.10	\$855.30	\$59,887.68	\$85,085.44	\$25,197.76
5	\$4,778.40	\$3,865.82	\$912.58	\$58,975.10	\$89,339.71	\$30,364.61
6	\$4,778.40	\$3,804.71	\$973.69	\$58,001.41	\$93,806.69	\$35,805.28
7	\$4,778.40	\$3,739.50	\$1,038.90	\$56,962.51	\$98,497.03	\$41,534.52
8	\$4,778.40	\$3,669.92	\$1,108.48	\$55,854.03	\$103,421.88	\$47,567.85
9	\$4,778.40	\$3,595.68	\$1,182.72	\$54,671.31	\$108,592.98	\$53,921.67
10	\$4,778.40	\$3,516.48	\$1,261.92	\$53,409.39	\$114,022.62	\$60,613.23
11	\$4,778.40	\$3,431.96	\$1,346.44	\$52,062.95	\$119,723.76	\$67,660.81
12	\$4,778.40	\$3,341.81	\$1,436.59	\$50,626.36	\$125,709.94	\$75,083.58
13	\$4,778.40	\$3,245.58	\$1,532.82	\$49,093.54	\$131,995.44	\$82,901.90
14	\$4,778.40	\$3,142.92	\$1,635.48	\$47,458.06	\$138,595.21	\$91,137.15
15	\$4,778.40	\$3,033.38	\$1,745.02	\$45,713.04	\$145,524.97	\$99,811.93
16	\$4,778.40	\$2,916.52	\$1,861.88	\$43,851.16	\$152,801.22	\$108,950.06
17	\$4,778.40	\$2,791.84	\$1,986.56	\$41,864.60	\$160,441.28	\$118,576.68
18	\$4,778.40	\$2,658.80	\$2,119.60	\$39,745.00	\$168,463.35	\$128,718.35
19	\$4,778.40	\$2,516.85	\$2,261.55	\$37,483.45	\$176,886.51	\$139,403.06
20	\$4,778.40	\$2,365.39	\$2,413.01	\$35,070.44	\$185,730.84	\$150,660.40
21	\$4,778.40	\$2,203.77	\$2,574.63	\$32,495.81	\$195,017.38	\$162,521.57
22	\$4,778.40	\$2,031.38	\$2,747.02	\$29,748.79	\$204,768.25	\$175,019.46
23	\$4,778.40	\$1,847.38	\$2,931.02	\$26,817.77	\$215,006.66	\$188,188.89
24	\$4,778.40	\$1,651.08	\$3,127.32	\$23,690.45	\$225,757.00	\$202,066.55
25	\$4,778.40	\$1,441.61	\$3,336.79	\$20,353.66	\$237,044.85	\$216,691.19
26	\$4,778.40	\$1,218.16	\$3,560.24	\$16,793.42	\$248,897.09	\$232,103.67
27	\$4,778.40	\$979.71	\$3,798.69	\$12,994.73	\$261,341.94	\$248,347.21
28	\$4,778.40	\$725.32	\$4,053.08	\$8,941.65	\$274,409.04	\$265,467.39
29	\$4,778.40	\$453.87	\$4,324.53	\$4,617.12	\$288,129.49	\$283,512.37
30	\$4,781.40	\$164.28	\$4,617.12	\$0.00	\$302,535.97	\$302,535.97

Information is for your independent use and are not intended to provide investment advice. We can not and do not guarantee their applicability or accuracy in regards to your individual circumstances. All examples are hypothetical and are for illustrative purposes. We encourage you to seek personalized advice from qualified professionals regarding all personal finance issues.