

123 Maple Street Duplex

123 Maple Street, Columbus, OH 43201

B

Score 75/100

Executive summary

B

75/100

Good — solid fundamentals; a few levers could push it higher.

MONTHLY CASH FLOW
\$431

CASH-ON-CASH
6.0%

CAP RATE
7.7%

DSCR
1.31

IRR (5YR)
11.3%

What's holding this deal back

- Cash-on-cash return — 6.0%
- DSCR — 1.31

MONTHLY CASH FLOW
\$431

CASH-ON-CASH
5.99%

CAP RATE
7.65%

DSCR
1.31

IRR (5YR)
11.29%

Year 1 cash flow

Gross scheduled rent	\$33,900
Vacancy loss	(\$1,695)
Effective gross income	\$32,805
Operating expenses	(\$11,002)
Net operating income	\$21,803
Annual debt service	(\$16,637)
Annual cash flow	\$5,166

Investment summary

Purchase price	\$285,000
Total cash needed	\$86,250
Down payment	\$71,250
Loan amount	\$213,750
Monthly P&I	\$1,386
Gross yield	11.89%
1% rule	0.99% fail

Risk & lender view

BREAK-EVEN RENT/MO
\$2,266

BREAK-EVEN OCCUPANCY
80%

EXPENSE RATIO
34%

DEBT YIELD
10.2%

5-year pro forma

YEAR	GROSS RENT	NOI	CASH FLOW	VALUE	LOAN BAL.	EQUITY
1	\$33,900	\$21,803	\$5,166	\$293,550	\$211,472	\$82,078
2	\$34,578	\$22,239	\$5,603	\$302,357	\$209,035	\$93,321
3	\$35,270	\$22,684	\$6,047	\$311,427	\$206,429	\$104,998
4	\$35,975	\$23,138	\$6,501	\$320,770	\$203,641	\$117,129
5	\$36,694	\$23,600	\$6,964	\$330,393	\$200,659	\$129,734

Primary loan amortization (annual)

YEAR	INTEREST	PRINCIPAL	ENDING BALANCE
1	\$14,359	\$2,278	\$211,472

2	\$14,200	\$2,437	\$209,035
3	\$14,030	\$2,606	\$206,429
4	\$13,849	\$2,788	\$203,641
5	\$13,655	\$2,982	\$200,659

Returns

Net sale proceeds	\$109,910
Total profit over hold	\$53,941
Equity multiple	1.63x

Where the return comes from

Operating cash flow	\$30,281
Appreciation (net)	\$25,570
Loan paydown	\$13,091
Acquisition costs	-\$15,000

Sensitivity — monthly cash flow

How this deal's monthly cash flow moves if a single driver comes in above or below your assumption. Everything else is held constant.

DRIVER	-10%	-5%	BASE	+5%	+10%
Monthly rent	\$213	\$322	\$431	\$539	\$648
Purchase price	\$569	\$500	\$431	\$361	\$292
Interest rate	\$525	\$478	\$431	\$382	\$333

Informational underwriting estimate based on user-supplied inputs. Not investment, tax, or legal advice.

Assumptions

Every figure in this report is computed from the inputs below — the exact numbers entered for this deal, nothing inferred from outside market data.

Acquisition

Purchase price	\$285,000
Closing costs	\$7,000
Rehab / initial capex	\$8,000

Financing

Down payment	25.0%
Interest rate	6.75%
Loan term	30 yr

Income

Gross monthly rent	\$2,825
Other monthly income	\$50
Vacancy	5.0%

Operating expenses

Property tax (annual)	\$3,400
Insurance (annual)	\$1,500
Property management	8.0%
Maintenance	5.0%
CapEx reserve	5.0%
HOA (monthly)	\$0
Utilities (monthly)	\$0
Other expenses (monthly)	\$0

Projection & exit

Hold period	5 yr
Annual appreciation	3.0%
Annual rent growth	2.0%
Annual expense growth	2.0%
Selling costs	6.0%

Computed from your inputs — not advice. Verify all figures independently before making any investment decision.