Smith Realty Group (Sample)
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Prepared for your investment review

123 Maple Street Duplex

123 Maple Street, Columbus, OH 43201

Executive summary

B
77/100

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

What's working

- Monthly cash flow — $431
  scores from $0; full marks at $300+/mo · 15/15 pts
- Rent-to-price (1% rule) — 0.99%
  scores from 0.50%; full marks at 1.00%+ · 9.8/10 pts
- Cap rate — 7.7%
  scores from 4%; full marks at 8%+ · 13.7/15 pts

What's holding this deal back

- Cash-on-cash return — 6.0%
  scores from 0%; full marks at 12%+ · 12.5/25 pts
- DSCR — 1.31
  scores from 1.00; full marks at 1.50+ · 12.4/20 pts

MONTHLY CASH FLOW	CASH-ON-CASH	CAP RATE	DSCR	IRR (10YR)
$431	**6.0%**	**7.7%**	**1.31**	**13.5%**

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	11.9%
1% rule	0.99% fail

Risk & lender view

BREAK-EVEN RENT/MO	BREAK-EVEN OCCUPANCY	EXPENSE RATIO	DEBT YIELD
$2,266	**80.1%**	**33.5%**	**10.2%**
All costs incl. debt covered at this rent	Rent could fall 19.9% before costs stop being covered	Share of effective gross income	NOI ÷ loan amount

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

DealQuanta does the math on the numbers you enter — it never invents market data or tells you what to buy. Estimates are for informational purposes only and do not constitute investment, tax, or legal advice. Verify all figures independently.

Projections & returns

Multi-year outlook computed from the assumptions on the last page — growth rates, hold period, and exit costs exactly as entered.

10-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
6	$37,428	$24,072	$7,436	$340,305	$197,470	$142,835
7	$38,177	$24,554	$7,917	$350,514	$194,058	$156,456
8	$38,940	$25,045	$8,408	$361,029	$190,409	$170,620
9	$39,719	$25,546	$8,909	$371,860	$186,506	$185,354
10	$40,514	$26,057	$9,420	$383,016	$182,331	$200,685

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
6	$13,447	$3,190	$197,470
7	$13,225	$3,412	$194,058
8	$12,987	$3,649	$190,409
9	$12,733	$3,903	$186,506
10	$12,462	$4,175	$182,331

Returns

Net sale proceeds	$177,704
Total profit over hold	**$163,826**
Equity multiple	2.9x
IRR (10yr)	13.5%

Where the return comes from

Operating cash flow	$72,371
Appreciation (net)	$75,035
Loan paydown	$31,419
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

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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	10 yr
Annual appreciation	3.0%
Annual rent growth	2.0%
Annual expense growth	2.0%
Selling costs	6.0%

How the DealQuanta Score works

Six weighted factors sum to 100 points. This deal earned 77 points — grade B.

FACTOR	THIS DEAL	POINTS EARNED	WEIGHT
Cash-on-cash return	6.0%	12.5	25
DSCR	1.31	12.4	20
Cap rate	7.7%	13.7	15
Monthly cash flow	$431	15	15
IRR (hold period)	13.5%	13.5	15
Rent-to-price (1% rule)	0.99%	9.8	10

Methodology published at dealquanta.com/learn/dealquanta-score.

About the preparer

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

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