



Expect **MORE**
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Advanced Property Prospectus

Prepared Exclusively for: **CA Income Property Investor (EXAMPLE)**

Address: _____

City: _____

State / Zip: _____

Home Ph: _____

Cell Ph: _____

Email Address: _____

Property Address: **933 Easton**

City: **Placentia**

State / Zip: **CA 92870**

Units / Description: **Single Level 4-plex. All 2BR/1BA. 1 car garage each unit.**

Built 1965. Bldg 3,650 Sq Ft. Lot size 7,500 Sq Ft.

Remarks: **Low Maintenance. New asphalt. Request cooperate with 1031.**

Date Prepared: **9/6/06**

Agent: **The Snell Team**

Office Phone #: **(714) 777-9482**

Mobile Phone #: **(714) 458-6854**

Email Address: **CAIncomeProperty.com**

PROPERTY & LOAN ASSUMPTIONS

Purchase Price **\$785,000**

| | |
|---------------------|---------|
| Gross Rental Income | \$4,300 |
| Vacancy Allowance | 1.0% |
| Owner Occupied? | No |

Monthly Expenses **\$1,231**

| | |
|-----------------------|-------|
| Property Taxes | \$818 |
| Property Insurance | \$164 |
| Property Management | \$0 |
| Utilities (Wtr/Trash) | \$150 |
| Maintenance | \$75 |
| Misc / Other Exp | \$25 |

Loan Structure **100.0%**

| | |
|----------------|-------|
| 1st Loan LTV % | 70.0% |
| 2nd Loan LTV % | 0.0% |
| Down Payment % | 30.0% |

Down Payment **\$235,500**

| | |
|-----------------------|----|
| Finance Down Payment? | No |
|-----------------------|----|

1st Loan **\$549,500**

| | |
|-------------------|--------|
| 1st Loan - Rate | 6.500% |
| Loan Term - Years | 30.0 |
| Amortizing? (Y/N) | No |

2nd Loan **\$0**

| | |
|-------------------|--------|
| 2nd Loan - Rate | 9.750% |
| Loan Term - Years | 30.0 |
| Amortizing? (Y/N) | No |

3rd Loan / HELOC **\$0**

| | |
|-------------------|--------|
| 3rd Loan - Rate | 0.000% |
| Loan Term - Years | 0.0 |
| Amortizing? (Y/N) | No |

Total Cash to Close **\$251,200**

| | |
|----------------------|----------|
| Est. Closing Costs | \$15,700 |
| Loan Points | \$0 |
| Misc / Other Fees | \$0 |
| Finance Close Costs? | No |

Est Repair Cost **\$0**

| | |
|------------------|----|
| Finance Repairs? | No |
|------------------|----|

Future Assumptions

| | |
|---------------------|-------|
| Hold Period / Yrs | 10.0 |
| Cap Apprec Rate | 6.0% |
| Rent Increase Rate | 5.0% |
| Exp Increase Rate | 3.5% |
| Net Income Tax Rate | 25.0% |

--- PROJECTED CASH FLOW RECAP ---

| | |
|----------------------|-----------|
| Gross Rental Income | \$4,257 |
| Rental Expense | (\$1,229) |
| Net Operating Income | \$3,028 |
| Payment - 1st Loan | (\$2,976) |
| Payment - 2nd Loan | \$0 |
| Payment - 3rd Loan | \$0 |

NET CASH FLOW **\$52**

| | |
|-----------------------|------|
| Gross Rent Multiplier | 15.4 |
| Cap Rate (%) | 4.6% |
| Cash on Cash (%) | 0.2% |

FUTURE VALUE & CASH FLOW

----- Projected # of Years to Hold Property -----

| | 3.0 | 6.0 | 9.0 | 12.0 | 15.0 |
|---------------------------------|------------------|--------------------|--------------------|--------------------|--------------------|
| Projected Market Value | \$934,948 | \$1,113,538 | \$1,326,241 | \$1,579,574 | \$1,881,298 |
| Gross Rental Income | \$4,928 | \$5,705 | \$6,604 | \$7,645 | \$8,850 |
| Rental Expense | (\$1,362) | (\$1,510) | (\$1,675) | (\$1,857) | (\$2,059) |
| Net Operating Income | \$3,566 | \$4,194 | \$4,929 | \$5,788 | \$6,791 |
| Total Mo Payment | (\$2,976) | (\$2,976) | (\$2,976) | (\$2,976) | (\$2,976) |
| Projected Cash Flow | \$589 | \$1,218 | \$1,953 | \$2,812 | \$3,815 |
| Gross Rent Multiplier | 15.8 | 16.3 | 16.7 | 17.2 | 17.7 |
| Cap Rate (%) | 4.6% | 4.5% | 4.5% | 4.4% | 4.3% |
| Cash on Cash (%) | 2.8% | 5.8% | 9.3% | 13.4% | 18.2% |
| Cash Flow Gain / Loss | \$8,089 | \$36,582 | \$88,940 | \$169,195 | \$282,042 |
| Repair Cost (if cash) | \$0 | \$0 | \$0 | \$0 | \$0 |
| Paid-in Equity | \$0 | \$0 | \$0 | \$0 | \$0 |
| Capital Gain / Loss | \$149,948 | \$328,538 | \$541,241 | \$794,574 | \$1,096,298 |
| Total Net \$ Gain / Loss | \$158,036 | \$365,119 | \$630,181 | \$963,769 | \$1,378,340 |
| Total Cumulative ROI (%) | 62.9% | 145.4% | 250.9% | 383.7% | 548.7% |

CA Income Property

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Yorba Linda, CA 92886

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www.CAIncomeProperty.com

