

DFY Property Example		Purchase Price: \$229,900.00	
Bedrooms	Bathrooms	Square Feet	Year Built
4	2	1636	2021



Assumptions	
Down Payment	25%
Closing Costs	4%
Pre-Paid Items	6 Months T & I
Interest Rate	3.5%
Property Management Fee	8%
Vacancy/Repairs	8%
Projected Appreciation (Yr 1-2)	7%
Projected Appreciation (Yr 3-5)	6%
Projected Appreciation (Yr 6+)	3.5%
Annual Rent Increase	3%
Closing Costs On Future Sale	7.5%
Property Mngmnt Reserve	\$5000

Cost/Expense	
Down Payment	\$ 57,475.00
Estimated Closing Costs	\$ 9,196.00
Estimated Rehab Expenses	\$ 4,000.00
DFY T.E.A.M.S. Fee	\$ 4,995.00
Total Out of Pocket	\$ 75,666.00
Estimated Pre-Paid Items	\$ 2,125.00
Total Cash To Close	\$ 77,791.00

Financing	
Projected Monthly Rent	\$ 1,625.00
Principal & Interest Payment	\$ 774.27
Monthly Taxes	\$ 291.67
Monthly Insurance	\$ 62.50
PITI Monthly Payment	\$ 1,128.44
Monthly Avg. HOA Expense	\$ 0.00
Total Monthly Expense	\$ 1,128.44

5 Year Income Returns	
Avg. Monthly Cash Flow	\$324.99
Cash on Cash Return	5.19%
Combined C.o.C Return	9.00%
5 Year Annualized Return	16.78%
Profit On Sale Year 5	\$63,482.99

10 Year Income Returns	
Avg. Monthly Cash Flow	\$374.54
Cash on Cash Return	7.96%
Combined C.o.C Return	13.21%
10 Year Annualized Return	19.11%
Profit On Sale Year 10	\$144,631.25

Annual Expense Breakdown					
	YEAR 1	YEAR 3	YEAR 5	YEAR 7	YEAR 10
Gross Rent	\$ 19,500.00	\$ 20,687.55	\$ 21,947.42	\$ 23,284.02	\$ 25,443.08
Taxes	\$ 3,500.04	\$ 3,969.75	\$ 4,460.41	\$ 4,778.10	\$ 5,297.56
Insurance	\$ 750.00	\$ 750.00	\$ 750.00	\$ 750.00	\$ 750.00
HOA	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Property Management	\$ 1,560.00	\$ 1,655.00	\$ 1,755.79	\$ 1,862.72	\$ 2,035.45
Vacancy/Repairs	\$ 0.00	\$ 1,655.00	\$ 1,755.79	\$ 1,862.72	\$ 2,035.45
Net Operating Income	\$ 13,689.96	\$ 12,657.80	\$ 13,225.43	\$ 14,030.48	\$ 15,324.62
Debt Service	\$ 9,291.18	\$ 9,291.18	\$ 9,291.18	\$ 9,291.18	\$ 9,291.18

Annual Income Breakdown					
Net Monthly Cash Flow	\$366.56	\$280.55	\$327.85	\$394.94	\$502.79
Cap Rate	5.95%				
Cash on Cash Return	5.81%	4.45%	5.20%	6.26%	7.97%
Principal Reduction	1.51%	1.66%	1.83%	2.02%	2.34%
Depreciation	2.91%	2.91%	2.91%	2.91%	2.91%
Combined Cash on Cash	10.23%	9.02%	9.94%	11.19%	13.22%
Appreciation	\$ 16,093.00	\$ 49,105.26	\$ 83,590.31	\$ 105,918.66	\$ 142,428.15
Profit on Sale	\$ (13,546.46)	\$ 23,707.55	\$ 63,482.99	\$ 93,530.34	\$ 144,631.25
Total ROI	-17.90%	31.33%	83.90%	123.61%	191.14%
Total Capital to Re-Invest	\$ 43,928.54	\$ 81,182.55	\$ 120,957.99	\$ 151,005.34	\$ 202,106.25