

Property Name

Location USA



Purchase Price \$305,000.00	Market Value \$434,750.00
Closing Costs \$5,425.00	Cash In \$66,575.00
Total Cost \$310,425.00	Loan Amount \$243,850.00
Building Value \$250,008.50	Loan Cost \$0.00
Contents \$62,000.00	Annual Rent \$93,984.00
Expenses \$17,472.00	Management \$319.55

Investment analysis	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 10
Renovations	4,000.00	40,845.00	0.00	0.00	0.00
Capital growth	2.00%	2.00%	2.00%	2.00%	2.00%
Property value	447,445.00	497,238.90	507,183.68	517,327.35	582,594.62
Loan amount	245,443.68	283,661.75	280,366.17	276,827.08	249,372.44
Equity	202,001.32	213,577.15	226,817.51	240,500.27	333,222.18
Inflation rate	5.00%	5.00%	5.00%	5.00%	5.00%
Gross rent	93,984.00	98,683.20	103,617.36	108,798.23	145,800.03
Principal repayment	2,406.32	2,626.93	3,295.58	3,539.09	5,428.14
Interest rate	7.15%	7.15%	7.15%	7.15%	7.15%
Loan interest	17,357.43	17,464.24	20,175.21	19,931.70	18,042.65
Additional repayment	0.00	0.00	0.00	0.00	0.00
Total loan payment	19,763.75	20,091.18	23,470.78	23,470.78	23,470.78
Special expenses	0.00	0.00	0.00	0.00	0.00
Total property expenses	17,791.55	18,681.12	19,615.18	20,595.94	27,600.53
Pre-tax cash flow	56,428.70	59,910.90	60,531.40	64,731.51	94,728.72
Pre-tax cash on cash	84.76%	89.99%	90.92%	97.23%	142.29%
Depreciation-Building	7,000.24	7,112.24	8,255.90	8,255.90	8,255.90
Depreciation-Contents	12,400.00	9,920.00	7,936.00	6,348.80	1,664.31
Total deductions	54,549.22	53,177.60	55,982.29	55,132.34	55,563.39
Tax credit	-6,668.84	-8,186.55	-8,718.92	-10,226.62	-20,012.44
After-tax cash flow	49,759.86	51,724.35	51,812.48	54,504.89	74,716.28
After-tax cash on cash	74.74%	77.69%	77.83%	81.87%	112.23%
Your income per month	4,146.65	4,310.36	4,317.71	4,542.07	6,226.36
Internal Rate of Return	1,101.31%	441.97%	344.98%	319.04%	309.04%

Notes: The loan costs are included in the deductions for the first year.

Depreciation rates : Building = 3%