

Pricing & Scenarios

Current Property Sales Value:				\$1,000,000
Current Loan Balance:				\$550,000
	Scenario A	Scenario B	Scenario C	
Carry Scenarios: (%)	70.00%	75.00%	80.00%	
Interest Rate Scenarios: (%)	5.75%	6.00%	6.25%	
Amortization Period:				30 yrs

*** Note: Scenarios are not mutually exclusive and will be calculated independently of each other.

Current Operations

Current Income:				\$100,000
Current Expenses:				\$35,000
Current NOI:				\$65,000
Current Debt Service:				\$52,000
Pre Tax Cash Flow:				\$13,000

Cost of Sale

COS Item	Method	Entry	Result
Professional Fees	% of Sales Price	6.00%	\$60,000
Misc Closing Costs	% of Sales Price	1.00%	\$10,000
			\$0
Total Cost of Sale (%)			(7.00%) - \$70,000

Depreciation & Taxes

Original Purchase Price:				\$900,000
Depreciable %:				70.00%
Year Purchased:				2008
Years Since Purchase:				4
Building Type:				Multi Family (27.5 yrs)
Tax Basis:				\$808,364
Capital Gain Tax:				20.00%

Current Property Sales Value:			\$1,000,000
Seller Carry Percentage:	70.00%	75.00%	80.00%
Seller Carry Amount:	\$700,000	\$750,000	\$800,000
Cash From Sale:	\$300,000	\$250,000	\$200,000
Current Loan Balance:			\$550,000
Cost of Sale:			\$70,000
Proceeds:	-\$320,000	-\$370,000	-\$420,000
Taxable Gains:	\$0	\$0	\$0
Capital Gains Tax:	\$0	\$0	\$0
Net Proceeds:	-\$320,000	-\$370,000	-\$420,000

Current Income:		\$100,000
Current Expenses:		\$35,000
Current NOI:		\$65,000
Current Debt Service:		\$52,000
Cash Flow:		\$13,000

Income Summary	Loan Scenario A	Loan Scenario B	Loan Scenario C
Loan Amount:	\$700,000	\$750,000	\$800,000
Annual Income			
Debt Service @ 5.75% (I/O)	\$40,250	\$43,125	\$46,000
Debt Service @ 6.00% (I/O)	\$42,000	\$45,000	\$48,000
Debt Service @ 6.25% (I/O)	\$43,750	\$46,875	\$50,000
Debt Service @ 5.75% (P&I)	\$49,501	\$53,037	\$56,573
Debt Service @ 6.00% (P&I)	\$50,854	\$54,487	\$58,119
Debt Service @ 6.25% (P&I)	\$52,222	\$55,952	\$59,682
Monthly Income			
Debt Service @ 5.75% (I/O)	\$3,354	\$3,594	\$3,833
Debt Service @ 6.00% (I/O)	\$3,500	\$3,750	\$4,000
Debt Service @ 6.25% (I/O)	\$3,646	\$3,906	\$4,167
Debt Service @ 5.75% (P&I)	\$4,125	\$4,420	\$4,714
Debt Service @ 6.00% (P&I)	\$4,238	\$4,541	\$4,843
Debt Service @ 6.25% (P&I)	\$4,352	\$4,663	\$4,974

