



RINOINVEST

EDUCATION

HYBRID MARKET - ATLANTA, GA

Medium-term investors. Usually prioritize Net Worth. Want a combination of increased net worth and supplemental income. Usually demonstrated a 15-30 year time horizon. Exit strategy consists of replacing earned income with passive income. Usually willing to reinvest a portion of their dividends. Recommend cyclical and hybrid markets for steady returns and moderate potential for increased appreciation. Risk Aversion is moderate.

Market Value		\$250,000.00
Contribution by Entity	Investor	RINO
Contribution Percentage	65%	35%
Down Payment	\$40,625.00	\$21,875.00
Closing Costs	\$8,125.00	\$4,375.00
Initial Cash Invested	\$48,750.00	\$26,250.00

Income	Monthly	Annually
Gross Rent	\$2,000.00	\$24,000.00
Vacancy Losses	\$80.00	\$960.00
Operating Income	\$1,920.00	\$23,040.00

Expenses	Monthly	Annually
Property Taxes	\$312.50	\$3,750.00
Insurance	\$208.33	\$2,500.00
Management Fee	\$200.00	\$2,400.00
Maintenance	\$80.00	\$960.00
CapEx	\$80.00	\$960.00
Operating Expenses	\$880.83	\$10,570.00

Net Performance	Monthly	Annually
Net Operating Income	\$1,039.17	\$12,470.00
Mortgage	\$895.15	\$10,741.84
(I) Cashflow	\$144.01	\$1,728.16
(D) Tax Savings	\$606.06	\$7,272.73
(E) Principal Reduction	\$270.15	\$3,241.84
(A) Appreciation	\$625.00	\$7,500.00
GEI w/Tax Savings	\$1,645.23	\$19,742.73

Mortgage Information	
Loan to Value (LTV)	75%
Loan Amount	\$187,500.00
Monthly Payment	\$895.15
Interest Rate	4%

JV Financial Indicators	Year-1
Debt Service Coverage Ratio	1.41
CAP Rate	5.0%
Cash on Cash	2.3%
Total Return on Investment	26.3%

JV Financial Indicators	Year-10
Debt Service Coverage Ratio	1.84
CAP Rate	7.5%
Cash on Cash	9.9%
Total Return on Investment	25.8%

Cumulative Returns	10-Years	
	Investor	Partner
Equity Distribution	25%	75%
Income Distribution	85%	15%
CoC Return	77.9%	25.5%
Total Return	296.2%	577.0%

Average Returns		10-Years
CoC Return	7.8%	2.6%
Total Return	29.6%	40.7%