



# RINO INVEST

EDUCATION

Market Value		\$150,000.00
Contribution by Entity	Investor	RINO
Contribution Percentage	50%	50%
Down Payment	\$18,750.00	\$18,750.00
Closing Costs	\$3,750.00	\$3,750.00
<b>Initial Cash Invested</b>	<b>\$22,500.00</b>	<b>\$22,500.00</b>

Income	Monthly	Annually
Gross Rent	\$1,275.00	\$15,300.00
Vacancy Losses	\$51.00	\$765.00
<b>Operating Income</b>	<b>\$1,224.00</b>	<b>\$14,535.00</b>

Expenses	Monthly	Annually
Property Taxes	\$125.00	\$1,500.00
Insurance	\$62.50	\$750.00
Management Fee	\$127.50	\$1,530.00
Maintenance	\$51.00	\$612.00
CapEx	\$51.00	\$612.00
<b>Operating Expenses</b>	<b>\$417.00</b>	<b>\$5,004.00</b>

Net Performance	Monthly	Annually
Net Operating Income	\$807.00	\$9,684.00
Mortgage	\$537.09	\$6,445.11
<b>(I) Cashflow</b>	<b>\$269.91</b>	<b>\$3,238.89</b>
<b>(D) Tax Savings</b>	<b>\$363.64</b>	<b>\$4,363.64</b>
<b>(E) Principal Reduction</b>	<b>\$162.09</b>	<b>\$1,945.11</b>
<b>(A) Appreciation</b>	<b>\$375.00</b>	<b>\$4,500.00</b>
<b>GEI w/Tax Savings</b>	<b>\$1,170.64</b>	<b>\$14,047.64</b>

## LINEAR MARKET - LITTLE ROCK, ARKANSAS

Long-term investors usually have a 30 year time horizon and prioritize networth or supplementing current income; this allows them to reinvest profits. Their risk tolerance tends to be low but can span the entire spectrum. Exit strategy consists of replacing earned income with passive income. Recommend cyclical and hybrid markets for the higher appreciation potential.

Mortgage Information	
Loan to Value (LTV)	75%
Loan Amount	\$112,500.00
Monthly Payment	\$537.09
Interest Rate	4%

JV Financial Indicators	Year-1
Debt Service Coverage Ratio	1.76
CAP Rate	6.5%
Cash on Cash	7.2%
Total Return on Investment	31.2%

JV Financial Indicators	Year-10
Debt Service Coverage Ratio	2.30
CAP Rate	8.0%
Cash on Cash	15.3%
Total Return on Investment	32.9%

Cumulative Returns	10-Years	
	Investor	Partner
Equity Distribution	50%	50%
Income Distribution	50%	50%
CoC Return	110.8%	110.8%
Total Return	511%	511%

Average Returns	10-Years	
CoC Return	11.1%	11.1%
Total Return	51%	20.8%