



RINOINVEST

EDUCATION

HYBRID MARKET - LAS VEGAS, NV

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		\$225,000.00
Contribution by Entity	Investor	RINO
Contribution Percentage	65%	35%
Down Payment	\$36,562.50	\$19,687.50
Closing Costs	\$7,312.50	\$3,937.50
Initial Cash Invested	\$43,875.00	\$23,625.00

Income	Monthly	Annually
Gross Rent	\$1,575.00	\$18,900.00
Vacancy Losses	\$63.00	\$756.00
Operating Income	\$1,512.00	\$18,144.00

Expenses	Monthly	Annually
Property Taxes	\$187.50	\$2,250.00
Insurance	\$187.50	\$2,250.00
Management Fee	\$157.50	\$1,890.00
Maintenance	\$63.00	\$756.00
CapEx	\$63.00	\$756.00
Operating Expenses	\$658.50	\$7,902.00

Net Performance	Monthly	Annually
Net Operating Income	\$853.50	\$10,242.00
Mortgage	\$805.64	\$9,667.66
(I) Cashflow	\$47.86	\$574.34
(D) Tax Savings	\$545.45	\$6,545.45
(E) Principal Reduction	\$243.14	\$2,917.66
(A) Appreciation	\$562.50	\$6,750.00
GEI w/Tax Savings	\$1,398.95	\$16,787.45

Mortgage Information	
Loan to Value (LTV)	75%
Loan Amount	\$168,750.00
Monthly Payment	\$805.64
Interest Rate	4%

JV Financial Indicators	Year-1
Debt Service Coverage Ratio	1.33
CAP Rate	4.6%
Cash on Cash	0.9%
Total Return on Investment	24.9%

JV Financial Indicators	Year-10
Debt Service Coverage Ratio	1.74
CAP Rate	6.6%
Cash on Cash	7.5%
Total Return on Investment	25.5%

Cumulative Returns	10-Years	
	Investor	Partner
Equity Distribution	25%	75%
Income Distribution	85%	15%
CoC Return	52.9%	17.3%
Total Return	271.3%	568.8%

Average Returns	10-Years	
CoC Return	5.3%	1.7%
Total Return	27.1%	39.9%