



# RINOINVEST

EDUCATION

## HYBRID MARKET - SAN ANTONIO, TX

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		\$200,000.00
Contribution by Entity	Investor	RINO
Contribution Percentage	65%	35%
Down Payment	\$32,500.00	\$17,500.00
Closing Costs	\$6,500.00	\$3,500.00
<b>Initial Cash Invested</b>	<b>\$39,000.00</b>	<b>\$21,000.00</b>

Income	Monthly	Annually
Gross Rent	\$1,500.00	\$18,000.00
Vacancy Losses	\$60.00	\$720.00
<b>Operating Income</b>	<b>\$1,440.00</b>	<b>\$17,280.00</b>

Expenses	Monthly	Annually
Property Taxes	\$283.33	\$3,400.00
Insurance	\$83.33	\$1,000.00
Management Fee	\$150.00	\$1,800.00
Maintenance	\$60.00	\$720.00
CapEx	\$60.00	\$720.00
<b>Operating Expenses</b>	<b>\$636.67</b>	<b>\$7,640.00</b>

Net Performance	Monthly	Annually
Net Operating Income	\$803.33	\$9,640.00
Mortgage	\$716.12	\$8,593.48
<b>(I) Cashflow</b>	<b>\$87.21</b>	<b>\$1,046.52</b>
<b>(D) Tax Savings</b>	<b>\$484.85</b>	<b>\$5,818.18</b>
<b>(E) Principal Reduction</b>	<b>\$216.12</b>	<b>\$2,593.48</b>
<b>(A) Appreciation</b>	<b>\$500.00</b>	<b>\$6,000.00</b>
<b>GEI w/Tax Savings</b>	<b>\$1,288.18</b>	<b>\$15,458.18</b>

Mortgage Information	
Loan to Value (LTV)	75%
Loan Amount	\$150,000.00
Monthly Payment	\$716.12
Interest Rate	4%

JV Financial Indicators	Year-1
Debt Service Coverage Ratio	1.39
CAP Rate	4.8%
Cash on Cash	1.7%
Total Return on Investment	25.8%

JV Financial Indicators	Year-10
Debt Service Coverage Ratio	1.81
CAP Rate	7.0%
Cash on Cash	8.9%
Total Return on Investment	25.7%

Cumulative Returns	10-Years	
	Investor	Partner
Equity Distribution	25%	75%
Income Distribution	85%	15%
CoC Return	67.6%	22.2%
Total Return	285.9%	573.6%

Average Returns		10-Years
CoC Return	6.8%	2.2%
Total Return	28.6%	40.4%