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\$650k Example Property, Plano TX, Collin County

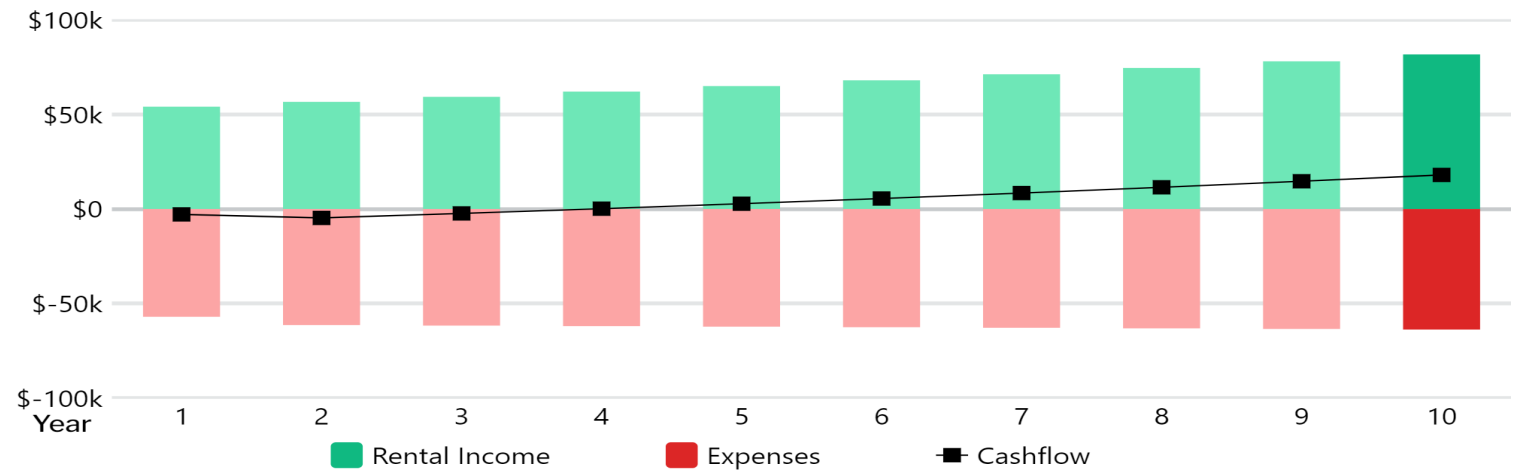
MONTHLY Cash Flow	Year 1
Rental Income:	\$4,511
Expenses:	\$4,749
Year 1 MONTHLY Cash Flow:	-\$238

Cumulative Cash Flow Through	Year 10
Rental Income:	\$671,095
Expenses:	\$619,794
Year 10 CUMULATIVE Cash Flow:	\$51,301

Cumulative Cash on Cash Return 35.6%

Estimated Annual Cash Flow

Cash Flow Details	Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10
Rental Income	\$54,132	\$56,671	\$59,329	\$62,111	\$65,024	\$68,074	\$71,266	\$74,609	\$78,108	\$81,771
Expenses										
Principal & Interest	\$37,816	\$41,935	\$41,935	\$41,935	\$41,935	\$41,935	\$41,935	\$41,935	\$41,935	\$41,935
Property Tax / Ins.	\$15,800	\$16,070	\$16,346	\$16,628	\$16,914	\$17,207	\$17,506	\$17,810	\$18,121	\$18,438
Maint. & Repairs	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372	\$3,372
HOA Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Property Management Fee	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Total Expenses	\$56,988	\$61,378	\$61,654	\$61,935	\$62,222	\$62,515	\$62,813	\$63,118	\$63,428	\$63,745
Total Cash Flow	-\$2,856	-\$4,707	-\$2,325	\$176	\$2,802	\$5,559	\$8,453	\$11,491	\$14,680	\$18,026
Cash on Cash Return	-2.0%	-3.3%	-1.6%	0.1%	1.9%	3.9%	5.9%	8.0%	10.2%	12.5%



Appreciation Gain	\$280,184
Starting Home Value:	\$650,000
Historical Appreciation(Avg./ Yr):	3.65%
Estimated Value After 10	\$930,184

Amortization Gain	\$80,402
Original Loan Amount:	\$540,000
Remaining Principal Balance:	\$459,598

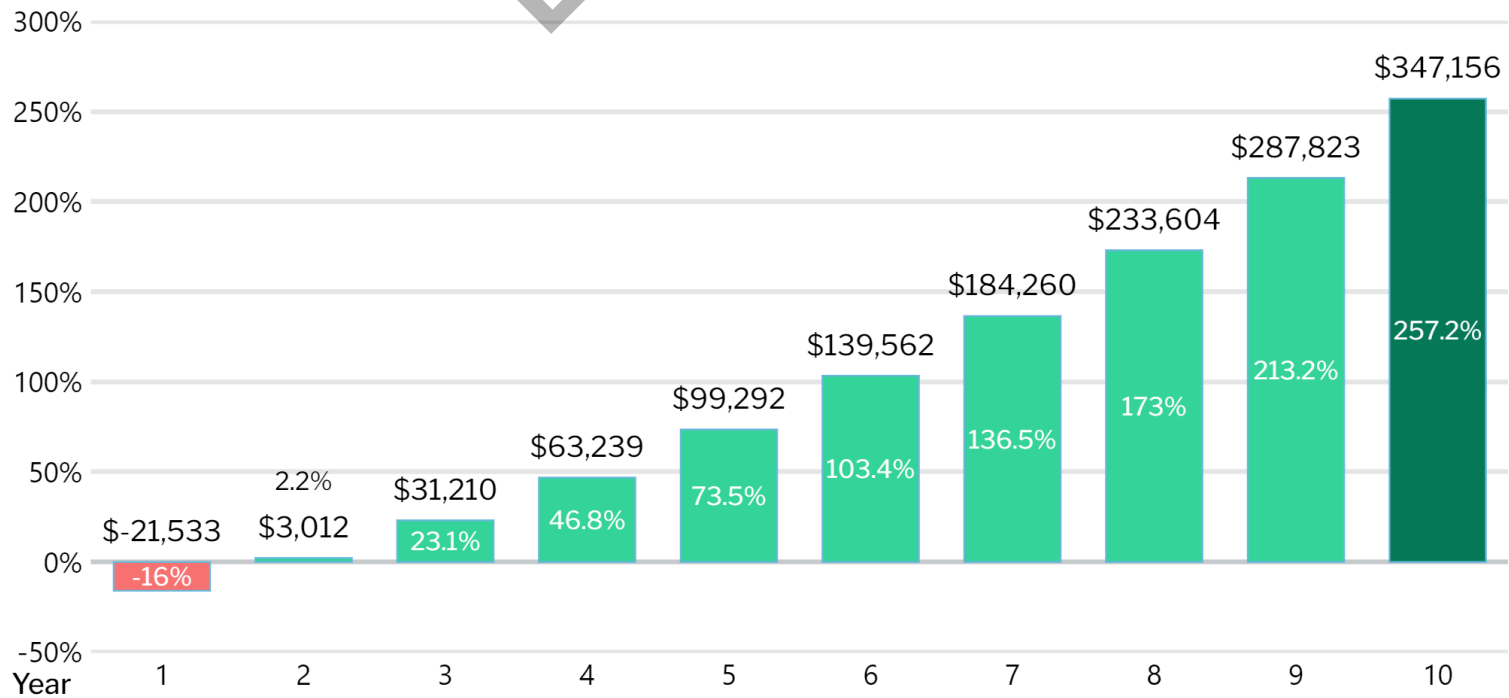
Interest Rate	APR
6.75%	6.81%

Annual Rental Increase
4.69%

Total Return on Investment

Rental Income	\$671,095
Appreciation	\$280,184
Gross Revenue	\$951,279
Expenses <i>Int. + Prop. Tax + Ins. + Repairs + Closing Costs to Buy & Sell + Fees</i>	-\$604,123
Profit	\$347,156
Investment <i>Down Payment + Renovation Costs</i>	\$135,000
Return on Investment	257.2%
Average Annual Compounded Return	13.6%

Annual Total Return on Investment




Not an offer for credit. Full application, credit, income, and asset documentation are required for underwriting approval.

Loan, monthly payment and costs, and ROI scenarios used for informational purposes only and may not be specific to your situation. Rates expressed may not be available at this time, ROI subject to change. This document should not be construed as financial, investment or mortgage advice or a commitment to lend. Your results may vary. There are no guarantees, promises, representations and/or assurances concerning the level of accuracy you may experience. For actual and current terms and rate information, please contact your lender directly. *APR of 6.810% assumes a 6.75% simple fixed interest rate assuming \$7,880 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$540,000 with 360 monthly payments at the assumed simple interest rate (Current as of 7/20/2023). *Lender is not a tax consultation firm. Please seek advice from a tax professional. MLS Data provided by Listing Booster. Monthly expenses may or may not include condominium or HOA fees, if applicable, your payment may be greater.*

Our Team is with you...
Every Step of the Way!



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