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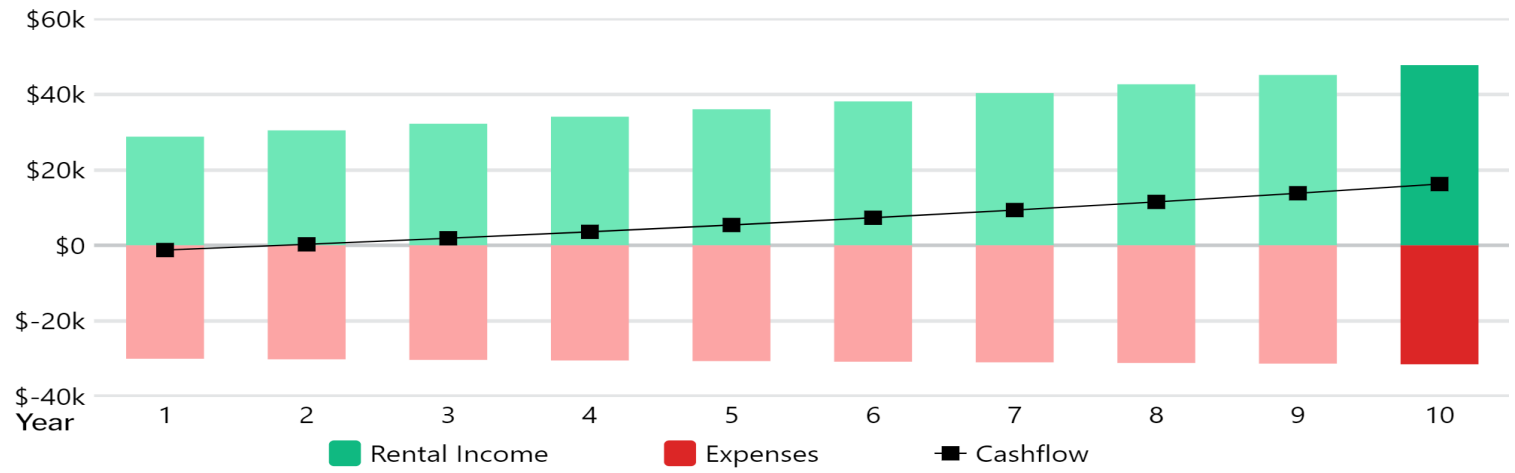
MONTHLY Cash Flow	Year 1
Rental Income:	\$2,400
Expenses:	\$2,504
Year 1 MONTHLY Cash Flow:	-\$104

Cumulative Cash Flow Through	Year 10
Rental Income:	\$375,708
Expenses:	\$307,618
Year 10 CUMULATIVE Cash Flow:	\$68,090

Cumulative Cash on Cash Return 71.7%

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	\$28,800	\$30,465	\$32,225	\$34,088	\$36,058	\$38,143	\$40,347	\$42,679	\$45,146	\$47,756
Expenses										
Principal & Interest	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333	\$21,333
Property Tax / Ins.	\$8,714	\$8,865	\$9,018	\$9,175	\$9,334	\$9,497	\$9,663	\$9,833	\$10,006	\$10,182
Maint. & Repairs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
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	\$30,047	\$30,198	\$30,351	\$30,508	\$30,667	\$30,830	\$30,997	\$31,166	\$31,339	\$31,515
Total Cash Flow	-\$1,247	\$267	\$1,874	\$3,580	\$5,391	\$7,312	\$9,351	\$11,513	\$13,807	\$16,240
Cash on Cash Return	-1.3%	0.3%	2.0%	3.8%	5.7%	7.7%	9.9%	12.1%	14.5%	17.1%



Appreciation Gain	\$120,122
Starting Home Value:	\$339,000
Historical Appreciation(Avg./ Yr):	3.08%
Estimated Value After 10	\$459,122

Amortization Gain	\$33,574
Original Loan Amount:	\$254,250
Remaining Principal Balance:	\$220,676

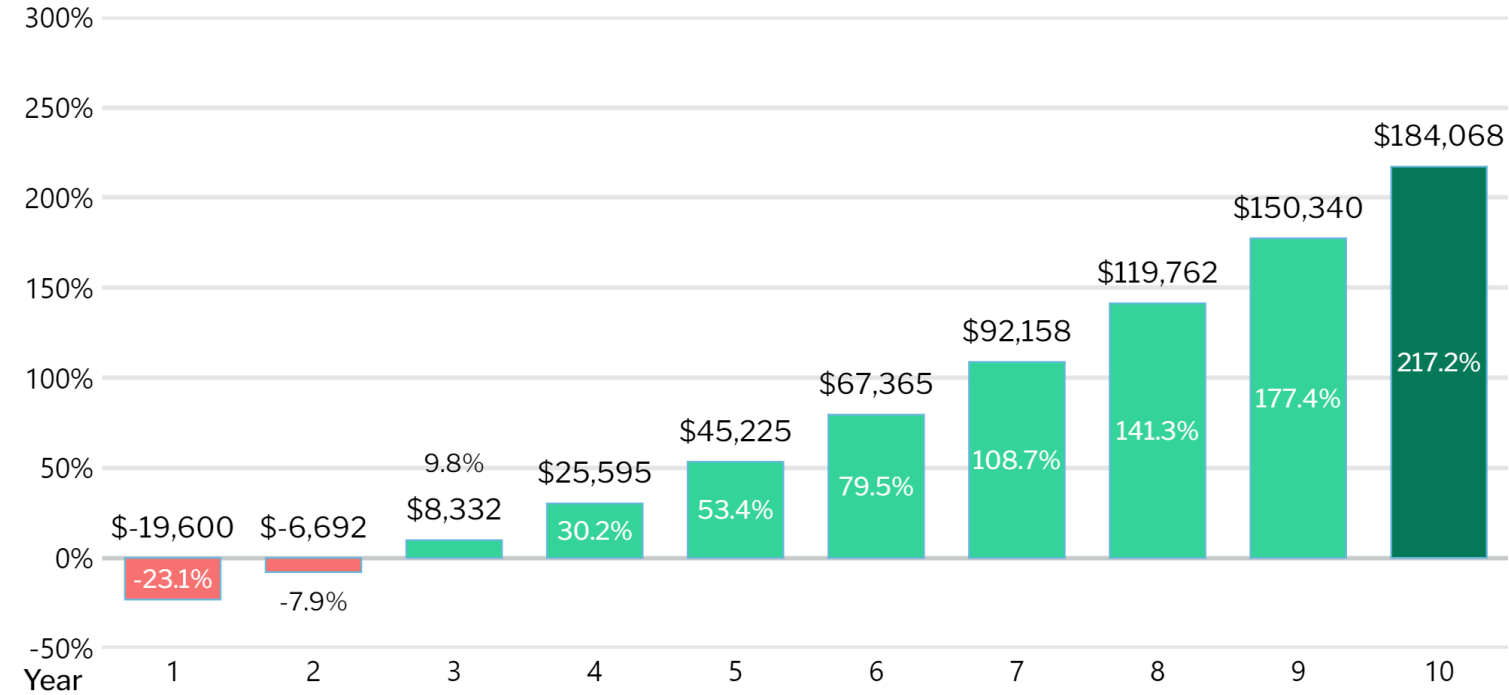
Interest Rate	APR
7.5%	7.661%

Annual Rental Increase
5.78%

Total Return on Investment

Rental Income	\$375,708
Appreciation	\$120,122
Gross Revenue	\$495,830
Expenses <i>Int. + Prop. Tax + Ins. + Repairs + Closing Costs to Buy & Sell + Fees</i>	-\$311,762
Profit	\$184,068
Investment <i>Down Payment + Renovation Costs</i>	\$84,750
Return on Investment	217.2%
Average Annual Compounded Return	12.2%

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 7.661% assumes a 7.5% simple fixed interest rate assuming \$10,170 in fees included in APR. Monthly principal and interest payment based on a fully amortizing fixed interest loan of \$254,250 with 360 monthly payments at the assumed simple interest rate (Current as of 3/12/2024). *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.*