



## Single Family Home.

Presented by:

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**Metro First Realty**

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Listed by Steve Shafer with Kevo Properties.



# Overview

## Single Family Home.



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### Purchase Info

Square Feet	806
Purchase Price	\$52,000
Initial Cash Invested	\$11,440

### Income Analysis

#### Monthly

#### Annual

Net Operating Income	-\$100	-\$1,196
Cash Flow	-\$349	-\$4,189

### Financial Metrics

Cap Rate (Purchase Price)	-2.3%
Cash on Cash Return (Year 1)	-36.6%
Internal Rate of Return (Year 10)	N/A
Sale Price (Year 10)	\$69,884



# Purchase Analysis

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Purchase Info	
Purchase Price	\$52,000
- First Mortgage	<b>-\$41,600</b>
- Second Mortgage	-\$0
<b>= Downpayment</b>	<b>\$10,400</b>
+ Buying Costs	\$1,040
+ Initial Improvements	\$0
<b>= Initial Cash Invested</b>	<b>\$11,440</b>
Square Feet	806
Cost per Square Foot	\$65

Mortgages	First	Second
Loan-To-Cost Ratio	80%	0%
Loan-To-Value Ratio	80%	0%
Loan Amount	\$41,600	\$0
Loan Type	Amortizing	
Term	30 Years	
Interest Rate	6%	
<b>Payment</b>	<b>\$249.41</b>	<b>\$0.00</b>

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	0.0
Operating Expense Ratio	0.0%
Debt Coverage Ratio	<b>-0.40</b>
Cap Rate (Purchase Price)	<b>-2.3%</b>
<b>Cash on Cash Return</b>	<b>-36.6%</b>

Assumptions	
Appreciation Rate	3.0%
Vacancy Rate	8.0%
Income Inflation Rate	3.0%
Expense Inflation Rate	3.0%
LTV for Refinance	70.0%
Selling Costs	\$3,640

Income	Monthly	Annual
Gross Rent	\$0	\$0
Vacancy Loss	-\$0	-\$0
<b>Operating Income</b>	<b>\$0</b>	<b>\$0</b>

Expenses	Monthly	Annual
Cleaning & Maintenance	<b>-\$35</b>	<b>-\$416</b>
Insurance	<b>-\$22</b>	<b>-\$260</b>
Taxes	<b>-\$43</b>	<b>-\$520</b>
<b>Operating Expenses</b>	<b>-\$100</b>	<b>-\$1,196</b>

Net Performance	Monthly	Annual
<b>Net Operating Income</b>	<b>-\$100</b>	<b>-\$1,196</b>
- Mortgage Payments	<b>-\$249</b>	<b>-\$2,993</b>
- Year 1 Improvements	-\$0	-\$0
<b>= Cash Flow</b>	<b>-\$349</b>	<b>-\$4,189</b>

# Buy and Hold Projection

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Income	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Gross Rent	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Vacancy Loss	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
<b>Operating Income</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Cleaning & Maintenance	-\$416	-\$428	-\$441	-\$468	-\$543	-\$729	-\$980
Insurance	-\$260	-\$268	-\$276	-\$293	-\$339	-\$456	-\$613
Taxes	-\$520	-\$536	-\$552	-\$585	-\$678	-\$912	-\$1,225
<b>Operating Expenses</b>	<b>-\$1,196</b>	<b>-\$1,232</b>	<b>-\$1,269</b>	<b>-\$1,346</b>	<b>-\$1,561</b>	<b>-\$2,097</b>	<b>-\$2,818</b>

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
<b>Net Operating Income</b>	<b>-\$1,196</b>	<b>-\$1,232</b>	<b>-\$1,269</b>	<b>-\$1,346</b>	<b>-\$1,561</b>	<b>-\$2,097</b>	<b>-\$2,818</b>
- Mortgage Payments	-\$2,993	-\$2,993	-\$2,993	-\$2,993	-\$2,993	-\$2,993	-\$2,993
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
<b>= Cash Flow</b>	<b>-\$4,189</b>	<b>-\$4,225</b>	<b>-\$4,262</b>	<b>-\$4,339</b>	<b>-\$4,553</b>	<b>-\$5,090</b>	<b>-\$5,811</b>
Cap Rate (Purchase Price)	-2.3%	-2.4%	-2.4%	-2.6%	-3.0%	-4.0%	-5.4%
Cap Rate (Market Value)	-2.2%	-2.2%	-2.2%	-2.2%	-2.2%	-2.2%	-2.2%
<b>Cash on Cash Return</b>	<b>-36.6%</b>	<b>-36.9%</b>	<b>-37.3%</b>	<b>-37.9%</b>	<b>-39.8%</b>	<b>-44.5%</b>	<b>-50.8%</b>
Return on Equity	-33.6%	-28.9%	-25.3%	-20.1%	-13.0%	-7.1%	-4.6%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$53,560	\$55,167	\$56,822	\$60,282	\$69,884	\$93,918	\$126,218
- Loan Balance	-\$41,089	-\$40,547	-\$39,971	-\$38,711	-\$34,814	-\$22,467	-\$3
<b>= Equity</b>	<b>\$12,471</b>	<b>\$14,620</b>	<b>\$16,851</b>	<b>\$21,571</b>	<b>\$35,070</b>	<b>\$71,451</b>	<b>\$126,215</b>
Loan-to-Value Ratio	76.7%	73.5%	70.3%	64.2%	49.8%	23.9%	0.0%
Potential Cash-Out Refi	-\$3,597	-\$1,930	-\$196	\$3,487	\$14,105	\$43,276	\$88,349

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$12,471	\$14,620	\$16,851	\$21,571	\$35,070	\$71,451	\$126,215
- Selling Costs	-\$3,749	-\$3,862	-\$3,978	-\$4,220	-\$4,892	-\$6,574	-\$8,835
<b>= Proceeds After Sale</b>	<b>\$8,722</b>	<b>\$10,758</b>	<b>\$12,873</b>	<b>\$17,352</b>	<b>\$30,178</b>	<b>\$64,877</b>	<b>\$117,379</b>
+ Cumulative Cash Flow	-\$4,189	-\$8,414	-\$12,675	-\$21,314	-\$43,640	-\$91,995	-\$146,688
- Initial Cash Invested	-\$11,440	-\$11,440	-\$11,440	-\$11,440	-\$11,440	-\$11,440	-\$11,440
<b>= Net Profit</b>	<b>-\$6,907</b>	<b>-\$9,095</b>	<b>-\$11,242</b>	<b>-\$15,403</b>	<b>-\$24,902</b>	<b>-\$38,559</b>	<b>-\$40,748</b>
<b>Internal Rate of Return</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>	<b>N/A</b>
Return on Investment	-60%	-80%	-98%	-135%	-218%	-337%	-356%

# Graphs

## Single Family Home.



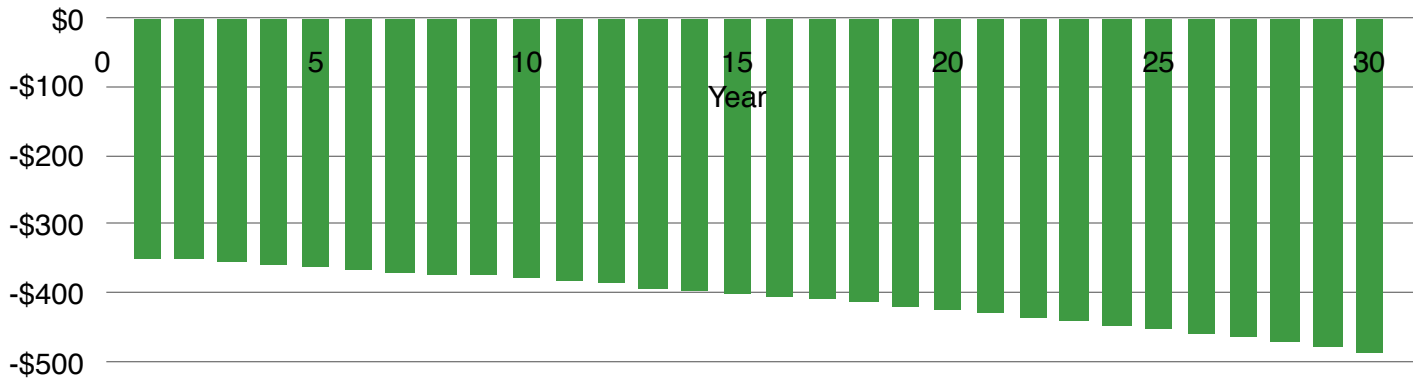
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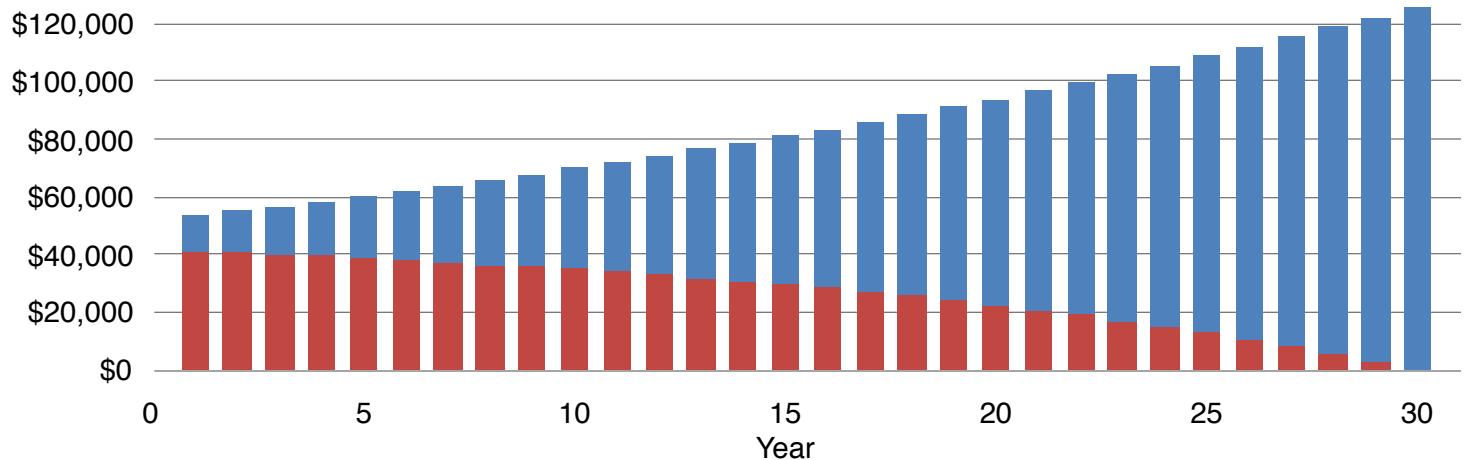
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### Monthly Cash Flow



■ Loan Balance + ■ Equity = Market Value



### Internal Rate of Return (IRR)

