

# 1296 Westcott Rd - Windsor Proposed

**Realtor Name:** Joe Fallea & Mike Seal

**List Price:** \$550,000

**Property Type:** Single family + in-law suite:

**Additional Information:** 4 bed 3 bath total, \$2000 inclusive & \$1800 inclusive proposed

<b>MONTHLY GROSS RENTAL INCOME</b>		<b>\$3,800</b>
Rental Vacancy Rate	<b>3%</b>	\$114
<b>MONTHLY GROSS OPERATING INCOME (GOI)</b>		<b>\$3,686</b>

### MONTHLY OPERATING EXPENSES

Property Taxes		\$284
Insurance		\$200
Utilities		\$400
Repairs & Maintenance Reserve	<b>5%</b>	\$190
Property Management	<b>8%</b>	\$304
Condo/Strata/HOA Fees		\$0
Cleaning		
Gifts	<b>1%</b>	\$38
Lawn Maintenance/Snow Removal		
Other		\$0
<b>TOTAL NET OPERATING EXPENSES (NOE)</b>		<b>\$1,416</b>
<b>NET OPERATING INCOME (GOI - NOE)</b>		<b>\$2,270</b>

### MONTHLY DEBT SERVICE

Mortgage Payment		\$2,250.67
2nd Mortgage or LOC Payment		
<b>TOTAL MONTHLY DEBT SERVICE</b>		<b>\$2,251</b>
<b>ESTIMATED NET MONTHLY CASH FLOW</b>		<b>\$19</b>

### PASSIVE APPRECIATION

<b>LIST PRICE</b>		<b>\$550,000</b>
-------------------	--	------------------

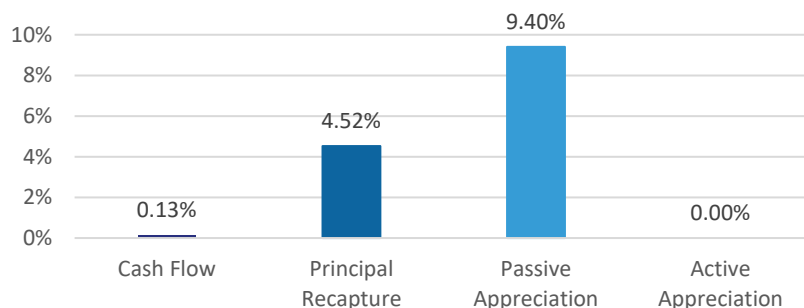
Down Payment	<b>30%</b>	\$165,000
Mortgage Amount		\$385,000
Interest Rate	<b>5.00%</b>	
Amortization (years)	<b>25</b>	
Monthly Payment		\$2,250.67



### CASH REQUIRED TO CLOSE

Down Payment		\$165,000
Initial Improvements		
Building Inspection		\$1,000
Appraisal		\$500
Lender Fees		
Legal Fees		\$1,500
Other Fees		\$7,475
<b>TOTAL CASH REQUIRED</b>		<b>\$175,475</b>

### The 4 Ways to Win™



### The 4 Ways to Win™

Cash Flow	\$	231.94
Principal Recapture	\$	7,938.34
Passive Appreciation	\$	16,500.00
Active Appreciation		
<b>Year One Total ROI</b>		<b>14.06%</b>

## 552 Pitt St - Windsor Current

**Realtor Name:** Joe Fallea & Mike Seal

**List Price:** \$2,100,000

**Property Type:** Mixed Residential and Commercial

**Additional Information:** Commercial/Residential: 6 Residential units, 6 Commercial units

<b>MONTHLY GROSS RENTAL INCOME</b>		<b>\$14,363</b>
Rental Vacancy Rate	<b>3%</b>	\$431
<b>MONTHLY GROSS OPERATING INCOME (GOI)</b>		<b>\$13,932</b>

### MONTHLY OPERATING EXPENSES

Property Taxes		\$1,522
Insurance		\$553
Utilities		\$1,144
Repairs & Maintenance Reserve	<b>5%</b>	\$718
Property Management	<b>6%</b>	\$862
Condo/Strata/HOA Fees		\$0
Cleaning		
Gifts	<b>1%</b>	\$144
Lawn Maintenance/Snow Removal		
Other		\$0

**TOTAL NET OPERATING EXPENSES (NOE)** \$4,943

**NET OPERATING INCOME (GOI - NOE)** \$8,990

### MONTHLY DEBT SERVICE

Mortgage Payment \$8,593.47

2nd Mortgage or LOC Payment

**TOTAL MONTHLY DEBT SERVICE** \$8,593

**ESTIMATED NET MONTHLY CASH FLOW** \$396

**PASSIVE APPRECIATION** 3.00%

**LIST PRICE** \$2,100,000

Down Payment **30%** \$630,000

Mortgage Amount #####

Interest Rate **5.00%**

Amortization (years) **25**

Monthly Payment \$8,593.47



### CASH REQUIRED TO CLOSE

Down Payment \$630,000

Initial Improvements

Building Inspection \$1,000

Appraisal \$500

Lender Fees

Legal Fees \$1,500

Other Fees \$38,975

**TOTAL CASH REQUIRED** \$671,975

### The 4 Ways to Win™

Cash Flow \$ 4,752.92

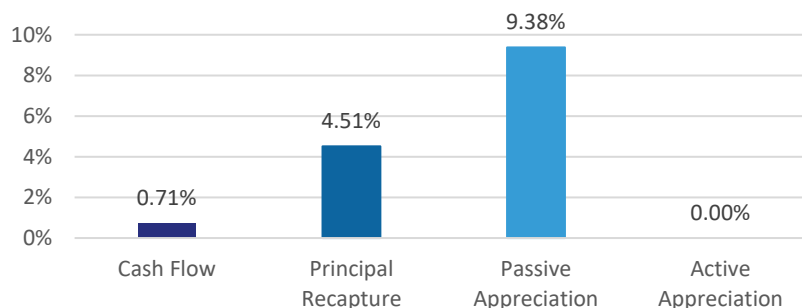
Principal Recapture \$ 30,310.03

Passive Appreciation \$ 63,000.00

Active Appreciation

**Year One Total ROI** 14.59%

### The 4 Ways to Win™



## 537 McEwan Ave - Windsor Current

**Realtor Name:** Joe Fallea & Mike Seal

**List Price:** \$399,000

**Property Type:** Student Rental

**Additional Information:** ; Tenants pay all utilities currently ; Tenant pays add \$100 per month for internet

<b>MONTHLY GROSS RENTAL INCOME</b>	<b>\$2,150</b>
Rental Vacancy Rate	3% \$65
<b>MONTHLY GROSS OPERATING INCOME (GOI)</b>	<b>\$2,086</b>

### MONTHLY OPERATING EXPENSES

Property Taxes	\$170
Insurance	\$170
Utilities	\$0
Repairs & Maintenance Reserve	5% \$108
Property Management	8% \$172
Condo/Strata/HOA Fees	\$0
Cleaning	
Gifts	1% \$22
Lawn Maintenance/Snow Removal	
Other	\$0
<b>TOTAL NET OPERATING EXPENSES (NOE)</b>	<b>\$641</b>
<b>NET OPERATING INCOME (GOI - NOE)</b>	<b>\$1,445</b>

### MONTHLY DEBT SERVICE

Mortgage Payment	\$1,632.76
2nd Mortgage or LOC Payment	
<b>TOTAL MONTHLY DEBT SERVICE</b>	<b>\$1,633</b>
<b>ESTIMATED NET MONTHLY CASH FLOW</b>	<b>-\$188</b>

### PASSIVE APPRECIATION

**LIST PRICE** \$399,000

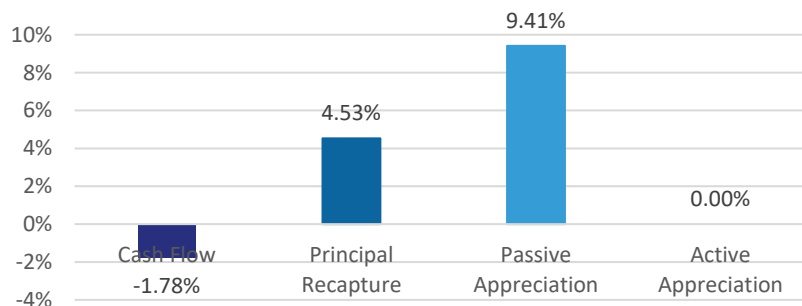
Down Payment	30%	\$119,700
Mortgage Amount		\$279,300
Interest Rate		5.00%
Amortization (years)		25
Monthly Payment		\$1,632.76



### CASH REQUIRED TO CLOSE

Down Payment	\$119,700
Initial Improvements	
Building Inspection	\$1,000
Appraisal	\$500
Lender Fees	
Legal Fees	\$1,500
Other Fees	\$4,460
<b>TOTAL CASH REQUIRED</b>	<b>\$127,160</b>

### The 4 Ways to Win™



### The 4 Ways to Win™

Cash Flow	-\$	2,259.12
Principal Recapture	\$	5,758.91
Passive Appreciation	\$	11,970.00
Active Appreciation		
<b>Year One Total ROI</b>		<b>12.17%</b>

## 401 Parent - Windsor Current

**Realtor Name:** Joe Fallea & Mike Seal

**List Price:** \$1,499,000

**Property Type:** 11 Units

**Additional Information:** 9 + 2 Unit Multi-Family

<b>MONTHLY GROSS RENTAL INCOME</b>		<b>\$10,835</b>
Rental Vacancy Rate	<b>3%</b>	\$325
<b>MONTHLY GROSS OPERATING INCOME (GOI)</b>		<b>\$10,510</b>

### MONTHLY OPERATING EXPENSES

Property Taxes		\$989
Insurance		\$408
Utilities		\$1,570
Repairs & Maintenance Reserve	<b>5%</b>	\$542
Property Management	<b>6%</b>	\$650
Condo/Strata/HOA Fees		\$0
Cleaning		
Gifts	<b>1%</b>	\$108
Lawn Maintenance/Snow Removal		
Other		\$0

**TOTAL NET OPERATING EXPENSES (NOE)** \$4,267

**NET OPERATING INCOME (GOI - NOE)** \$6,243

### MONTHLY DEBT SERVICE

Mortgage Payment \$6,134.10

2nd Mortgage or LOC Payment

**TOTAL MONTHLY DEBT SERVICE** \$6,134

**ESTIMATED NET MONTHLY CASH FLOW** \$109

**PASSIVE APPRECIATION** 3.00%

**LIST PRICE** \$1,499,000

Down Payment **30%** \$449,700

Mortgage Amount #####

Interest Rate **5.00%**

Amortization (years) **25**

Monthly Payment \$6,134.10



### CASH REQUIRED TO CLOSE

Down Payment \$449,700

Initial Improvements

Building Inspection \$1,000

Appraisal \$500

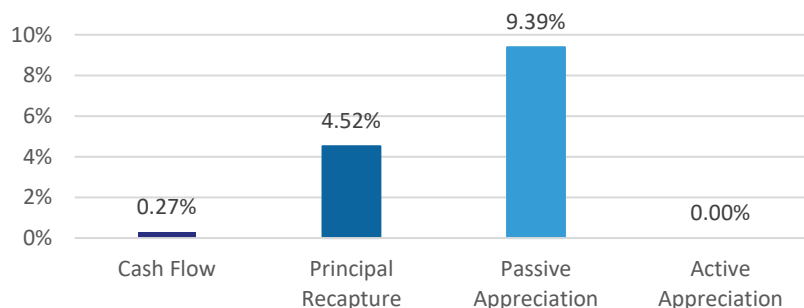
Lender Fees

Legal Fees \$1,500

Other Fees \$26,455

**TOTAL CASH REQUIRED** \$479,155

### The 4 Ways to Win™



### The 4 Ways to Win™

Cash Flow \$ 1,303.76

Principal Recapture \$ 21,635.59

Passive Appreciation \$ 44,970.00

Active Appreciation

**Year One Total ROI** **14.17%**

# 378 Elm Ave - Windsor Current

**Realtor Name:** Joe Fallea & Mike Seal

**List Price:** \$399,900

**Property Type:** Duplex

**Additional Information:** Main 1+1 Bed 1 bath, Upper 3 bed 1 bath

<b>MONTHLY GROSS RENTAL INCOME</b>	<b>\$2,200</b>
Rental Vacancy Rate	3% \$66
<b>MONTHLY GROSS OPERATING INCOME (GOI)</b>	<b>\$2,134</b>

<b>MONTHLY OPERATING EXPENSES</b>	
Property Taxes	\$144
Insurance	\$175
Utilities	\$0
Repairs & Maintenance Reserve	5% \$110
Property Management	8% \$176
Condo/Strata/HOA Fees	\$0
Cleaning	
Gifts	1% \$22
Lawn Maintenance/Snow Removal	
Other	\$0
<b>TOTAL NET OPERATING EXPENSES (NOE)</b>	<b>\$627</b>
<b>NET OPERATING INCOME (GOI - NOE)</b>	<b>\$1,507</b>

<b>MONTHLY DEBT SERVICE</b>	
Mortgage Payment	\$1,636.44
2nd Mortgage or LOC Payment	
<b>TOTAL MONTHLY DEBT SERVICE</b>	<b>\$1,636</b>
<b>ESTIMATED NET MONTHLY CASH FLOW</b>	<b>-\$129</b>

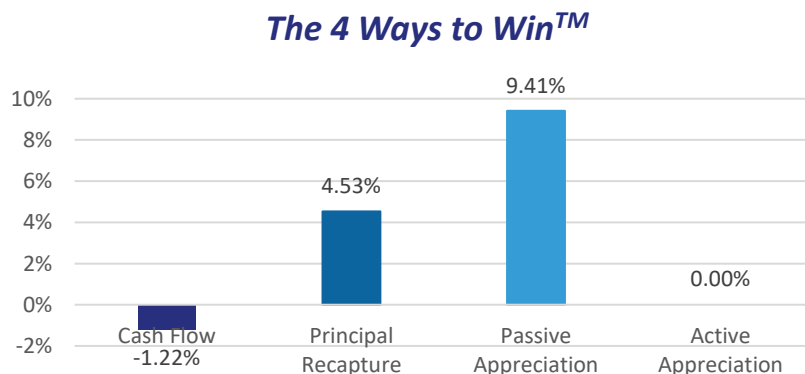
**PASSIVE APPRECIATION** 3.00%

**LIST PRICE** \$399,900

Down Payment	30%	\$119,970
Mortgage Amount		\$279,930
Interest Rate		5.00%
Amortization (years)		25
Monthly Payment		\$1,636.44



<b>CASH REQUIRED TO CLOSE</b>	
Down Payment	\$119,970
Initial Improvements	
Building Inspection	\$1,000
Appraisal	\$500
Lender Fees	
Legal Fees	\$1,500
Other Fees	\$4,475
<b>TOTAL CASH REQUIRED</b>	<b>\$127,445</b>



<b>The 4 Ways to Win™</b>	
Cash Flow	-\$ 1,553.31
Principal Recapture	\$ 5,771.90
Passive Appreciation	\$ 11,997.00
Active Appreciation	
<b>Year One Total ROI</b>	<b>12.72%</b>