

SAMPLE ANALYSIS

Buy-and-Hold Rental Snapshot

Example: Milwaukee duplex · \$285,000 purchase · 10-year hold

THE DEAL

Purchase Price	\$285,000
Closing Costs (3%)	\$8,550
Repairs / Rehab	\$5,000
Down Payment (25%)	\$71,250
Loan Amount	\$213,750
Rate / Term	6.75% · 30 yr

Cash to Close **\$84,800**

INCOME & EXPENSES

Gross Monthly Rent	\$2,800
less 5% vacancy	-\$140
Effective Income	\$2,660
Operating Expenses	\$1,037

Taxes, insurance, management, maintenance & CapEx reserves

IN THE FULL WORKBOOK

- Month-by-month amortization schedule
- 30-year value, equity & cash-flow projection
- Payoff accelerator — test extra principal
- Every input fully editable for any property

MONTHLY CASH FLOW

Net Operating Income (NOI)	\$1,623
Mortgage Payment (P&I)	-\$1,386

Monthly Cash Flow **+\$236** /mo

Annual Cash Flow **\$2,835**

KEY RETURNS — YEAR 1

CAP RATE

6.83%

NOI ÷ price

CASH-ON-CASH

3.34%

cash flow ÷ invested

DSCR

1.17x

NOI ÷ debt service

GROSS RENT MULT.

8.48

price ÷ annual rent

1% RULE

0.98%

rent ÷ price

TOTAL RETURN

16.1%

CF + gain + paydown

PROJECTED OVER 10 YEARS

PROPERTY VALUE

\$383K

EQUITY BUILT

\$201K

TOTAL PROFIT

\$136K

AVG ANNUAL RETURN

16.0%

IRR

11.3%

Figures shown are a hypothetical example for illustration only, based on the assumptions above (3% annual appreciation, 2% rent growth, 7% selling costs). Your actual numbers will differ. Ask Ethan to run this analysis on a specific property — the full interactive workbook lets you change any input.

Let's run the numbers on your next deal.

Schedule: calendly.com/ethan-brooks/15min

Apply: mtgpro.co/dr/c/nroce

Refined Mortgage Group is an independent branch of Fairway Independent Mortgage Corporation. Ethan Brooks, NMLS #1639987 | Fairway Corporate NMLS #2289. Equal Housing Opportunity. This summary is provided for educational and illustrative purposes only and is not a commitment to lend, an offer of credit, a rate quote, or financial, investment, tax, or legal advice. Loan approval is subject to underwriting. All figures are estimates and actual results will vary.