

LOVELY STUDIO IN SOSUA OCEAN VILLAGE

| | |
|---------------------|----------------------|
| \$138 370 | 9,4% |
| Total Cash Required | Cash on Cash |
| \$1 561 | \$1 079 |
| Monthly Income | Monthly Cashflow |
| -\$481 | \$73 |
| Monthly Expenses | Average Nightly Rate |



(1) PROPERTY & FINANCING

| | |
|----------------------------|------------------|
| Purchase Price | \$137 000 |
| Downpayment | \$137 000 100% |
| Transfer Tax | \$1 950 3% |
| Legal fees | \$1 800 1% |
| Subtotal | \$138 370 |
| Additional Costs | \$0 |
| Extra Cash Necessary | \$0 |
| Total Cash Required | \$138 370 |

(2) INCOME

| | |
|-------------------------|----------------|
| High Season | \$85/night |
| Low Season | \$65/night |
| Annual Rental Potential | \$26 752 |
| Occupancy | 70% |
| Vacancy | -\$8 026 |
| Monthly Income | \$1 561 |

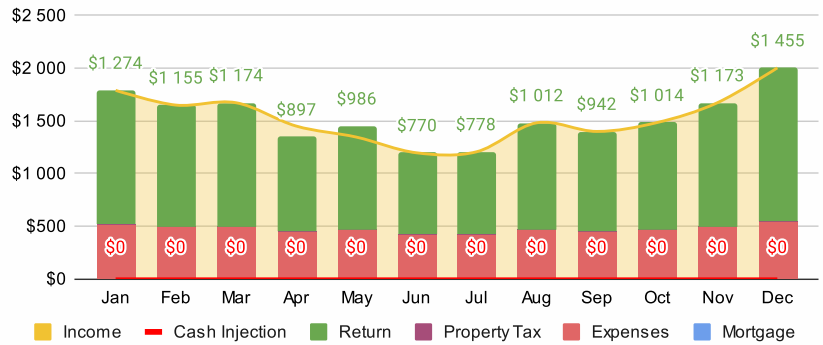
(3) EXPENSES

| | |
|-------------------------|---------------|
| HOA | -\$136 |
| Property Tax | \$0 |
| Electricity | -\$60 |
| Internet | -\$20 |
| Repairs Fund | -\$31 2% |
| Other Expenses | \$0 |
| Subtotal | -\$247 |
| Mortgage Payment | \$0 |
| Property Manager | -\$234 15% |
| Monthly Expenses | -\$481 |

(4) RETURNS

| | |
|-----------------------|------------|
| Annual Income | \$18 726 |
| Annual Expenses | -\$5 775 |
| Hands-off Profit | \$12 951 |
| Hands-off ROI | 9,4% p.a. |
| Self Managed Profit | \$15 760 |
| Self Managed ROI | 11,4% p.a. |

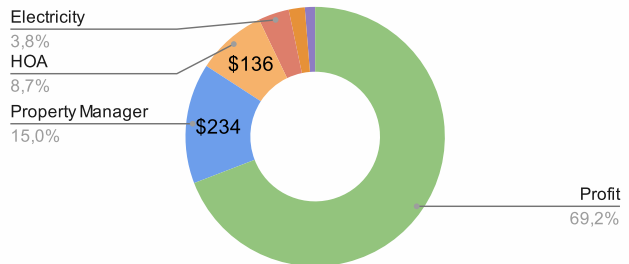
Projected Cashflow | 1st Year of Purchase



Cash on Cash based on Occupancy and Nightly Rates

| Sensitivity | Average Nightly Rate | | | | |
|-------------|----------------------|-------------------|-------------------|-------------------|-------------------|
| | \$59 | \$66 | \$73 | \$81 | \$88 |
| 90% | \$13 406 9,7% | \$15 452 11,2% | \$17 499 12,6% | \$19 545 14,1% | \$21 592 15,6% |
| 80% | \$11 587 8,4% | \$13 406 9,7% | \$15 225 11,0% | \$17 044 12,3% | \$18 863 13,6% |
| 70% | \$9 767 7,1% | \$11 359 8,2% | \$12 951 9,4% | \$14 543 10,5% | \$16 134 11,7% |
| 60% | \$7 948 5,7% | \$9 313 6,7% | \$10 677 7,7% | \$12 041 8,7% | \$13 406 9,7% |
| 50% | \$6 129 4,4% | \$7 266 5,3% | \$8 403 6,1% | \$9 540 6,9% | \$10 677 7,7% |

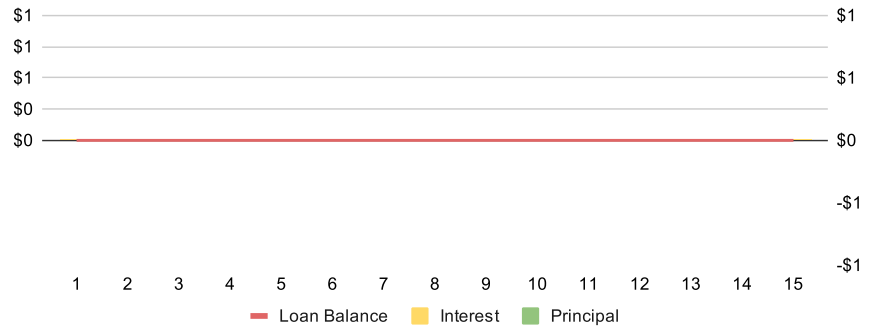
Average Monthly Cash Flow Distribution



Realtor.com FINANCING OVERVIEW AND PROJECTIONS

(5) Mortgage Details

| | |
|--------------------------|----------------|
| Purchase Price | \$137 000 |
| Down Payment | \$137 000 100% |
| Loan Amount | \$0 |
| Interest | 7,0% p.a. |
| Loan Term | 15 years |
| Monthly payment | \$0 |
| Total Amount Paid | \$0 |



5 YEAR OVERVIEW

\$138 370
Total Cash Investment

\$174 851
Equity

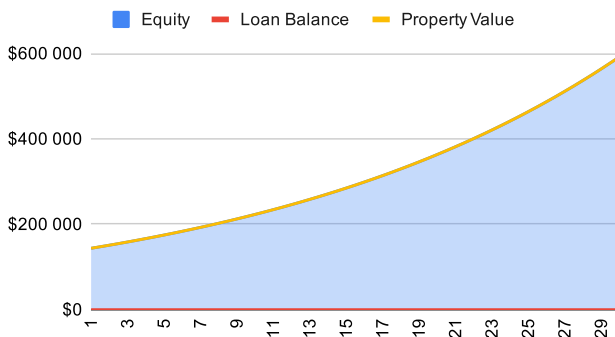
\$71 562
Cumulative Cashflow

\$94 054
Return if Sold

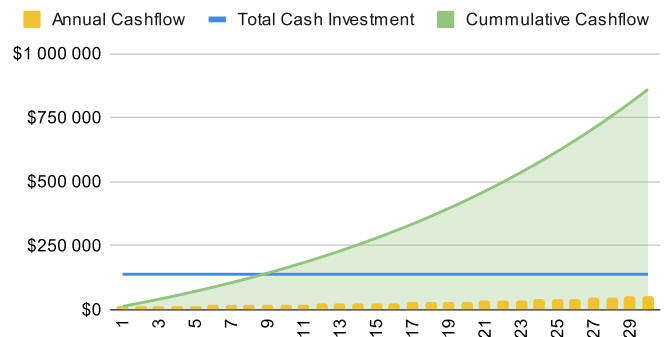
68,0%
Cash on Cash ROI

| Year | 1 | 2 | 5 | 10 | 15 | 20 | 30 |
|------------------------|------------|------------|-----------|-----------|-----------|-----------|-------------|
| Annual Income | \$18 726 | \$19 663 | \$22 762 | \$29 051 | \$37 077 | \$47 321 | \$77 080 |
| Annual Expenses | \$5 775 | \$6 064 | \$7 020 | \$8 960 | \$11 435 | \$14 594 | \$23 773 |
| Net Operating Income | \$12 951 | \$13 598 | \$15 742 | \$20 091 | \$25 642 | \$32 726 | \$53 308 |
| Cummulative Cashflow | \$12 951 | \$26 549 | \$71 562 | \$162 895 | \$279 462 | \$428 234 | \$860 444 |
| Cummulative Investment | -\$125 419 | -\$111 821 | -\$66 808 | \$24 525 | \$141 092 | \$289 864 | \$722 074 |
| Property Value | \$143 850 | \$151 043 | \$174 851 | \$223 159 | \$284 813 | \$363 502 | \$592 106 |
| CAP Rate | 0,09 | 0,09 | 0,11 | 0,14 | 0,18 | 0,23 | 0,37 |
| Total Cash Investment | \$138 370 | \$138 370 | \$138 370 | \$138 370 | \$138 370 | \$138 370 | \$138 370 |
| Loan Balance | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 | \$0 |
| Equity | \$143 850 | \$151 043 | \$174 851 | \$223 159 | \$284 813 | \$363 502 | \$592 106 |
| Return if Sold | \$6 923 | \$27 138 | \$94 054 | \$229 831 | \$403 120 | \$624 286 | \$1 266 811 |
| Cash on Cash ROI | 5,0% | 19,6% | 68,0% | 166,1% | 291,3% | 451,2% | 915,5% |
| Annualized ROI | 5,0% | 9,8% | 13,6% | 16,6% | 19,4% | 22,6% | 30,5% |

EQUITY x FINANCING & PROPERTY VALUE



PROFIT x TOTAL INVESTMENT



With a purchase price of \$137 000 and additional costs including furniture, closing costs, and legal fees amounting to \$3 750, the total cash required is \$138 370.

This property generates an impressive income, with a nightly rate of \$85 during the high season and \$65 during the low season. With an average nightly rate of \$73 and an occupancy rate of 70%, the annual income reaches \$18 726 or \$1 529 per month.

Taking into account the various expenses, including HOA fees, annual property tax, repairs fund, property management, and even the monthly loan payment, totalling \$481 per month, the property remains a profitable investment. With an annual profit of \$12 951 and a hands-off return on investment (ROI) of 9,4% p.a., or even \$15 760 and 11,4% when self-managed.

By looking at the sensitivity analysis of this property, just a 10 % increase in occupancy and average nightly rate, this property could net 12,3% annual ROI on your full Cash on Cash Investment.

When looking at the projections and cashflow during the payment plan and taking into consideration an average property appreciation of 5% (as well as increase in income and expenses), the net Cash on Cash return after selling the property including the 8% commission is a whopping 916%, in other words, by investing just \$138 370 today you can expect to profit \$1 266 811 within the next 30 years.

The results presented in this analysis may not reflect the actual return of your own investment.