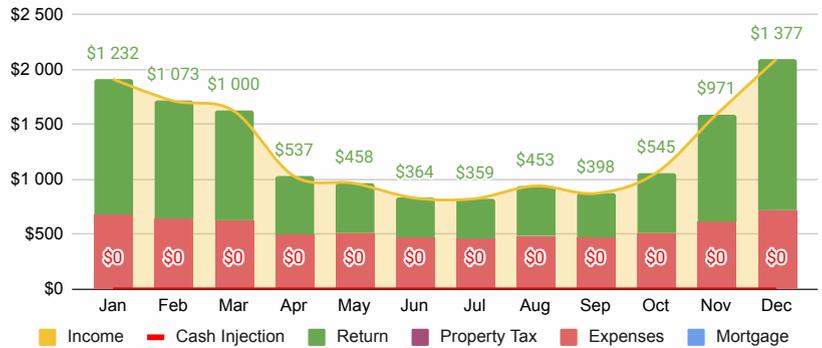


[CASH] Studio | #3-02 Laguna City | Sosua Ocean Village

\$133 125 Total Cash Required	11,7% Annual Yield
\$1 290 Monthly Income	\$733 Monthly Cashflow
-\$557 Monthly Expenses	\$63 Average Nightly Rate



Projected Cashflow | 1st Year of Purchase



(1) PROPERTY & FINANCING

Purchase Price	\$119 000
Downpayment	\$119 000 100%
Transfer Tax	\$0 0%
Legal fees	\$625
Subtotal	\$119 625
Additional Costs	\$13 500
Extra Cash Necessary	\$0
Total Cash Required	\$133 125

(2) INCOME

High Season Avg.	\$89/night
Low Season Avg.	\$45/night
Annual Rental Potential	\$23 104
Occupancy	67%
Vacancy	-\$7 624
Monthly Income	\$1 290

(3) EXPENSES

HOA	-\$158
Property Tax	\$0
Electricity	-\$85
Internet	-\$30
Repairs Fund	-\$26 2%
Other Expenses	\$0
Subtotal	-\$299
Mortgage Payment	\$0
Property Manager	-\$258 20%
Monthly Expenses	-\$557

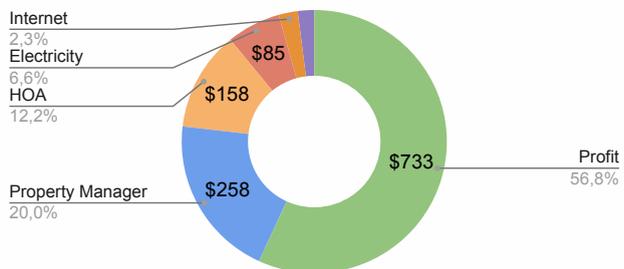
(4) RETURNS

Annual Income	\$15 480
Annual Expenses	-\$6 682
Hands-off Profit	\$8 798
Hands-off ROI	6,6% p.a.
Self Managed Profit	\$11 894
Self Managed ROI	8,9% p.a.

Cash on Cash based on Occupancy and Nightly Rates

Sensitivity	Average Nightly Rate				
	10%	\$51	\$57	\$63	\$70
85%	\$8 983	\$10 554	\$12 125	\$13 696	\$15 267
	6,7%	7,9%	9,1%	10,3%	11,5%
77%	\$7 800	\$9 223	\$10 646	\$12 070	\$13 493
	5,9%	6,9%	8,0%	9,1%	10,1%
67%	\$6 321	\$7 560	\$8 798	\$10 037	\$11 275
	4,7%	5,7%	6,6%	7,5%	8,5%
57%	\$4 843	\$5 896	\$6 950	\$8 003	\$9 057
	3,6%	4,4%	5,2%	6,0%	6,8%
47%	\$3 364	\$4 233	\$5 102	\$5 970	\$6 839
	2,5%	3,2%	3,8%	4,5%	5,1%

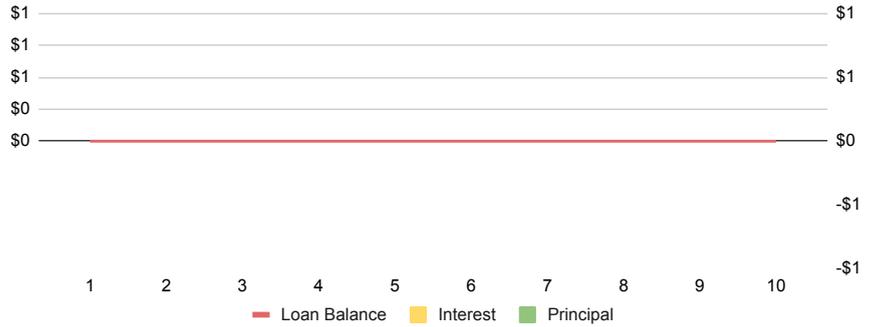
Average Monthly Cash Flow Distribution



(5) Mortgage Details

Purchase Price	\$119 000
Down Payment	\$119 000 100%
Loan Amount	\$0
Interest	0,08
Loan Term	10 years

Monthly payment	\$0
Total Amount Paid	\$0



5 YEAR OVERVIEW

\$133 125
Total Cash Required

\$169 107
Equity

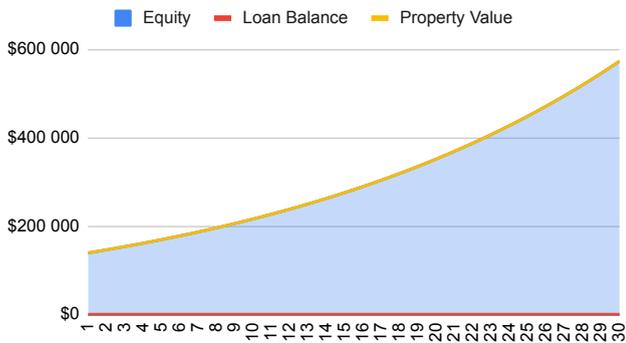
\$48 615
Cummulative Cashflow

\$71 069
Return if Sold

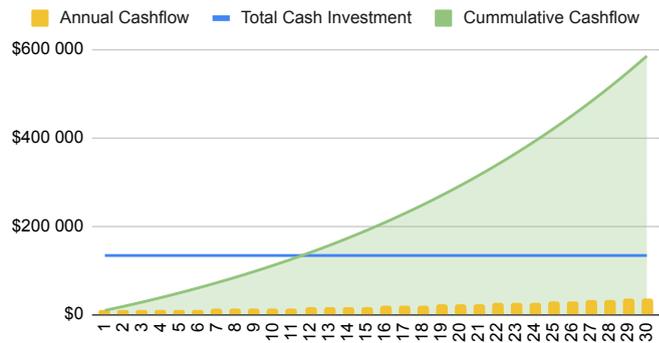
53,4%
Cash on Cash ROI

Year	1	2	5	10	15	20	30
Annual Income	\$15 480	\$16 254	\$18 816	\$24 014	\$30 649	\$39 116	\$63 716
Annual Expenses	\$6 682	\$7 016	\$8 121	\$10 365	\$13 229	\$16 884	\$27 502
Net Operating Income	\$8 798	\$9 238	\$10 694	\$13 649	\$17 420	\$22 232	\$36 214
Cummulative Cashflow	\$8 798	\$18 036	\$48 615	\$110 662	\$189 851	\$290 919	\$584 539
Cummulative Investment	-\$124 327	-\$115 089	-\$84 510	-\$22 463	\$56 726	\$157 794	\$451 414
Property Value	\$139 125	\$146 081	\$169 107	\$215 829	\$275 458	\$351 562	\$572 657
CAP Rate	0,06	0,06	0,06	0,06	0,06	0,06	0,06
Total Cash Investment	\$133 125	\$133 125	\$133 125	\$133 125	\$133 125	\$133 125	\$133 125
Loan Balance	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Equity	\$139 125	\$146 081	\$169 107	\$215 829	\$275 458	\$351 562	\$572 657
Return if Sold	\$3 668	\$19 306	\$71 069	\$176 099	\$310 148	\$481 231	\$978 259
Cash on Cash ROI	2,8%	14,5%	53,4%	132,3%	233,0%	361,5%	734,8%
Annualized ROI	2,8%	7,3%	10,7%	13,2%	15,5%	18,1%	24,5%

EQUITY x FINANCING & PROPERTY VALUE



PROFIT x TOTAL INVESTMENT



With a purchase price of \$119 000 and additional costs including furniture, closing costs, and legal fees amounting to \$14 125, the total cash required is \$133 125.

This property generates an impressive income, with a nightly rate of \$89 during the high season and \$45 during the low season. With an average nightly rate of \$63 and an occupancy rate of 67%, the annual income reaches \$15 480 or \$1 287 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 \$557 per month, the property remains a profitable investment. With an annual profit of \$8 798 and a hands-off return on investment (ROI) of 6,6% p.a., or even \$11 894 and 8,9% 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 9,1% 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 735%, in other words, by investing just \$133 125 today you can expect to profit \$978 259 within the next 30 years.

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