



Michael Stavinoha

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Texas native born and raised in the Houston area. I am focused on using my analytical background to create accurate ad helpful analysis to find the perfect properties for my clients!

Expertise:

Single Family home Buyers and Sellers  
Investment Properties Flips and Rentals  
Investment analysis and negotiations  
Tech background in Coding and Web Dev

Certifications/Education:

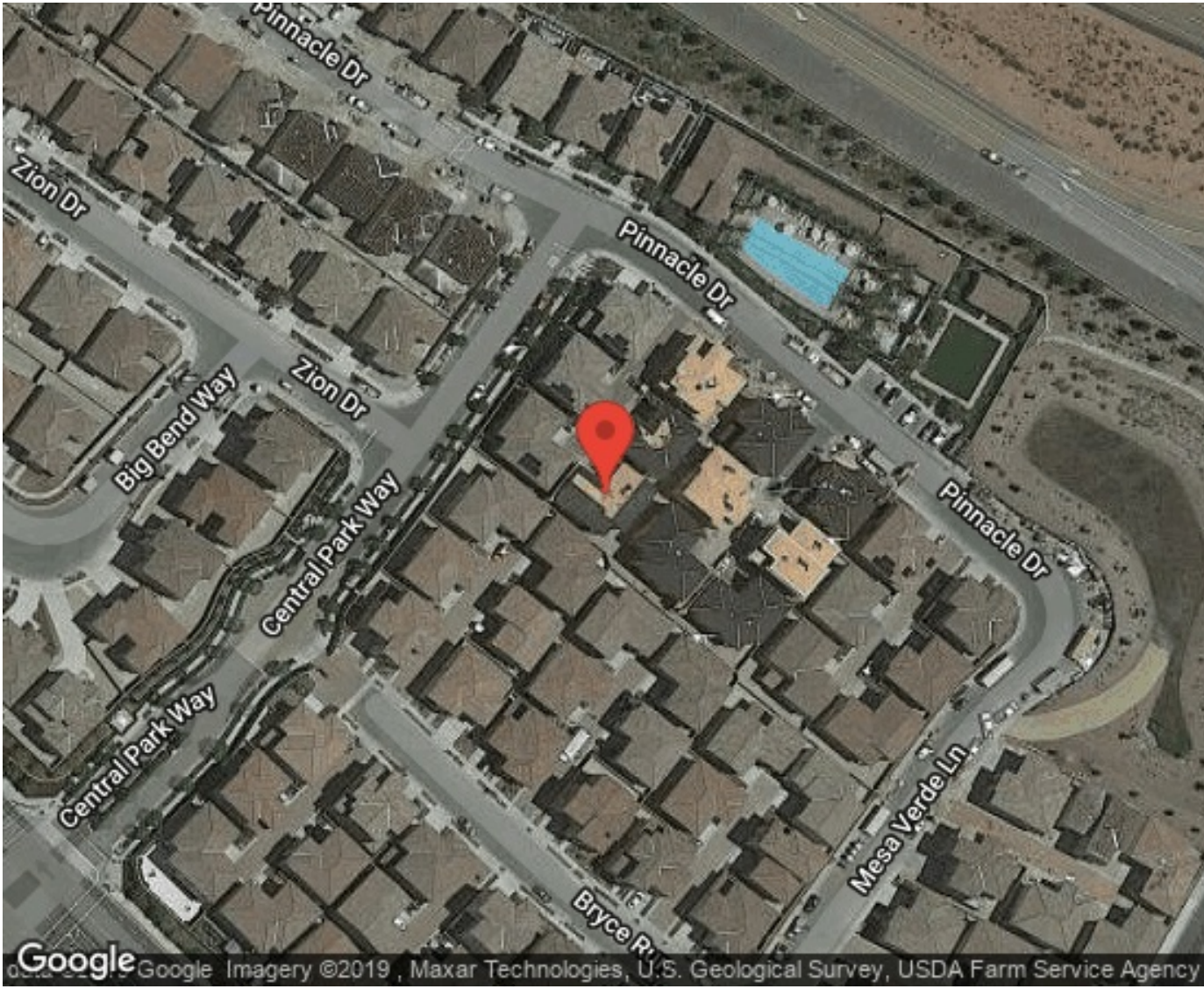
University of Houston- Undergraduate in Economics  
Masters Degree in Economics with a focus in Econometrics  
  
Coding in C++, C Sharpe, HTML/CSS and Python

Awards/Recognition:

Tech Awards in 2018

# Property Information

168 Pinnacle Drive  
Lake Forest, CA 92630



## Property Details

Property Type:	Single-Family
Bed(s):	5
Full-Bath(s):	4
Half-Bath(s):	0
Building Sqft:	3200
Lot Size:	3920
Tax Rate:	1.11419
County:	Orange

## Listing Information

List Price:	\$1,158,000
List Status:	Not Listed

# Property Photos







## 168 Pinnacle Drive

Lake Forest, CA 92630

\$1,158,000

5 Bed(s) 4 Full Baths 3200 Sqft Tax Rate 1.11419%



### Investment Cost

- Offer Price
- \$1,100,000
- Loan Origination Fees
- \$11,000
- Purchase Closing Cost
- \$22,000
- Rehab Cost
- \$0

### Financing

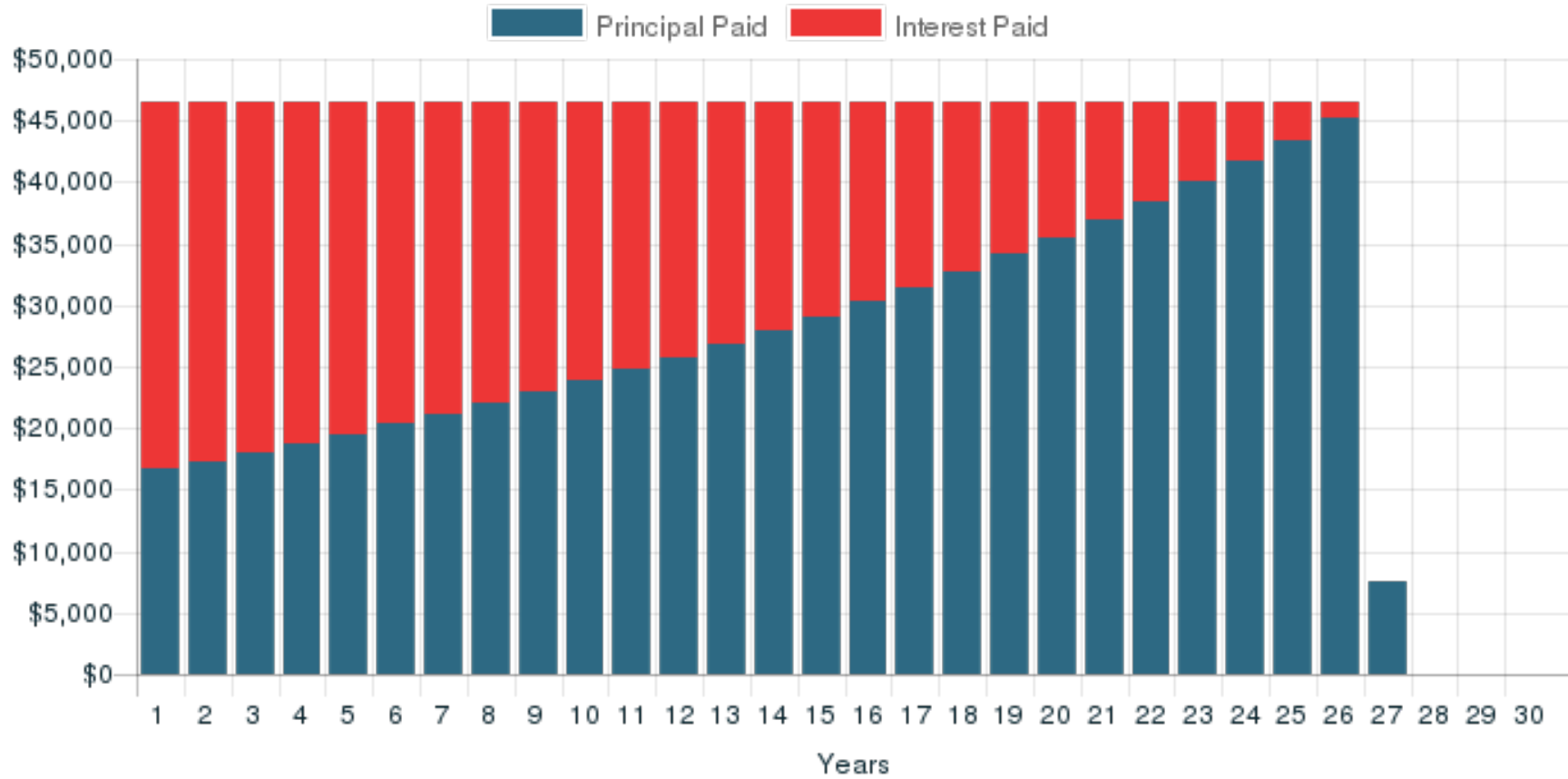
- Loan Type
- Conventional
- Down Payment
- \$347,400
- Loan Amount
- \$752,600
- Interest Rate
- 4%
- Monthly PMI
- \$0

### Monthly Expenses

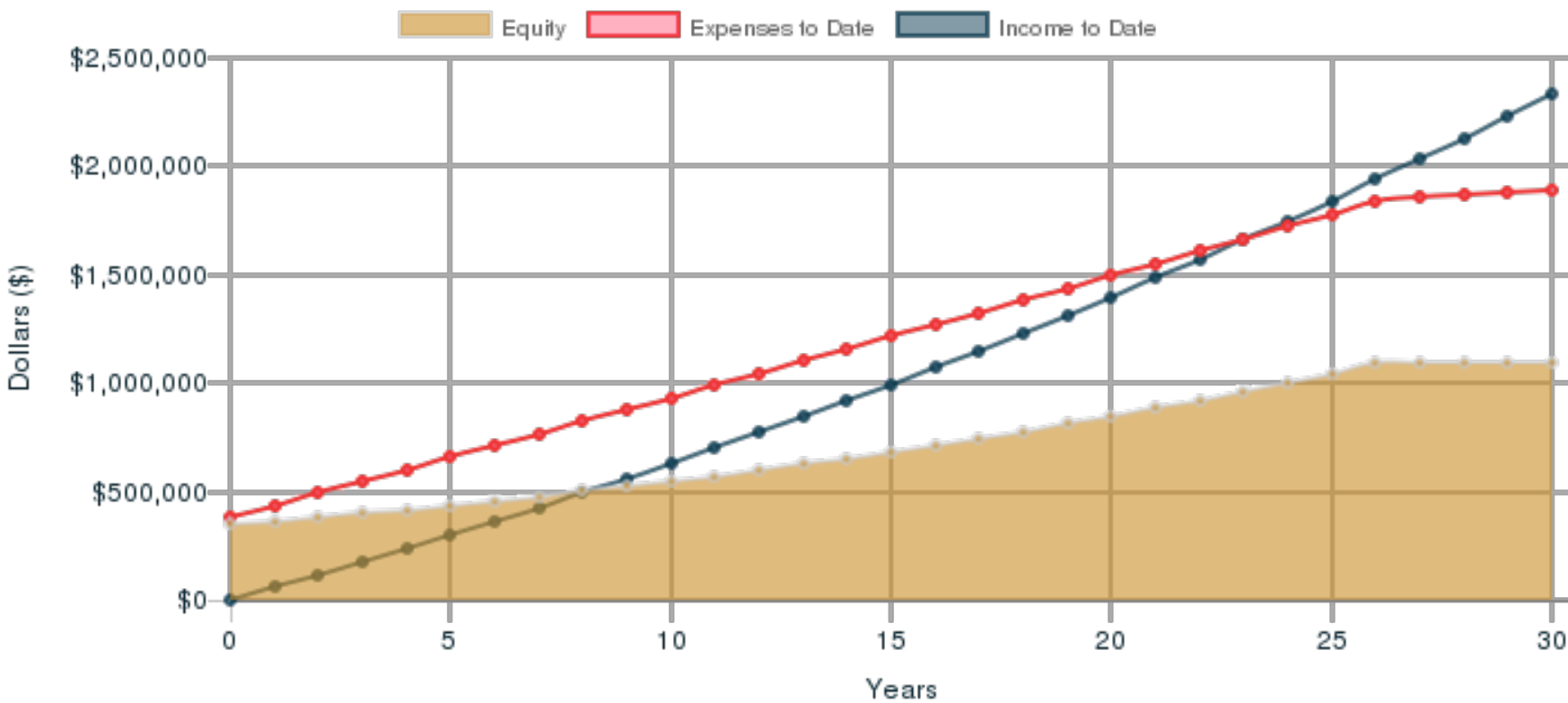
- Property Taxes
- \$241.50
- Insurance
- \$100
- HOA/Association Fees
- \$300
- Management Fees
- \$0
- Maintenance
- \$80
- Other Costs
- \$0

### Monthly Income

- Number of Units
- 1
- Total Monthly Income
- \$4,700
- Projected Vacancy
- 0 Month, 0 Days
- Property Appreciation
- 3% Annually
- Income Growth
- 2% Annually



Monthly Payment	Total Principal Paid
\$3,869.93	\$752,600
Total Amount Paid	Total Interest Paid
\$1,215,039	\$462,439



Point Of Sale: 5 Years

#### Overview

Monthly Income	Monthly Expenses
\$4,700	\$4,591
Total Investment	
\$380,400	

#### Investment Performance

Cash-on-Cash Return	Total Net Cashflow	Appreciated Home Value
8.31% Annually	\$22,999	\$1,275,201
Avg. Annual Cashflow	Equity	Total ROI at Sale
\$4,600	\$437,650	36.98%

#### Key Ratios

Debt Ratio Coverage	Loan-to-Value Ratio
1.09	1.46
Gross Rent Multiplier	
19.50	

