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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

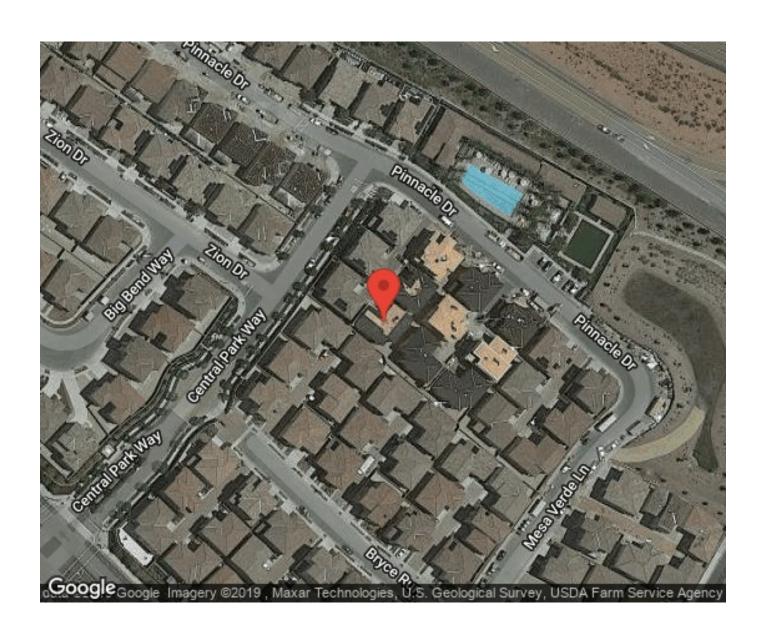
Coding in C++, C Sharpe, HTML/CSS and Python

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

Orange

### **Listing Information**

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

# **Property Photos**

County:





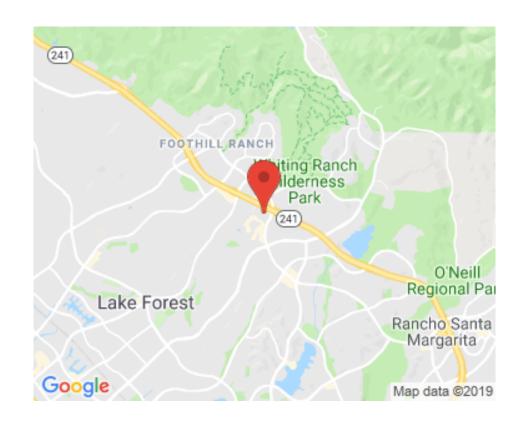


#### 168 Pinnacle Drive

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

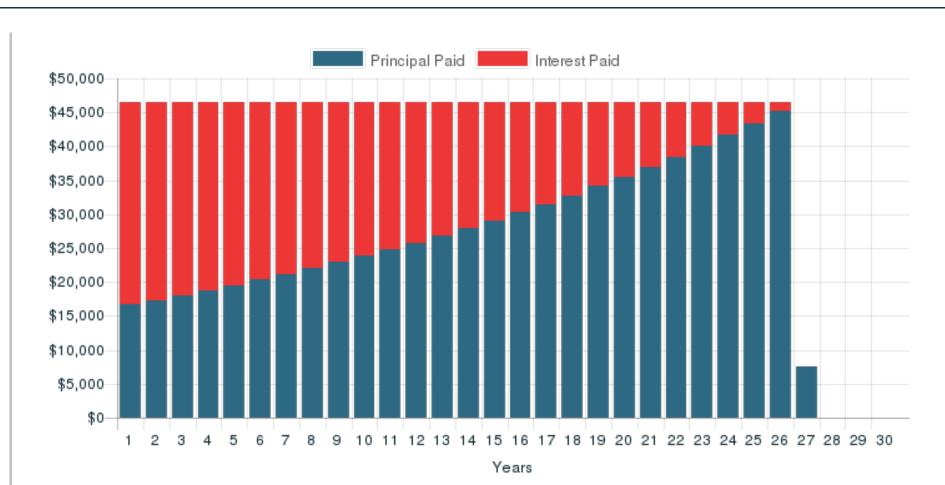
**Projected Vacancy** 

0 Month, 0 Days

**Property Appreciation** 

3% Annually

Income Growth 2% Annually



Monthly Payment \$3,869.93

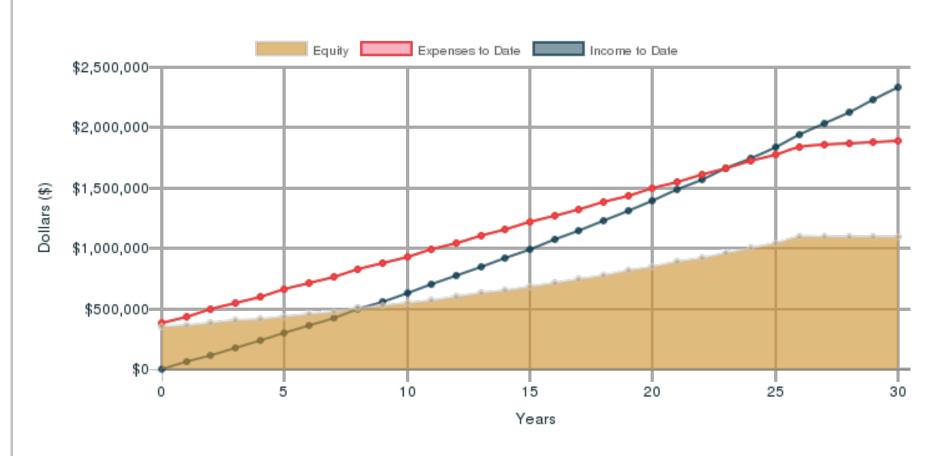
Total Principal Paid

\$752,600

Total Amount Paid \$1,215,039

Total Interest Paid

\$462,439



Point Of Sale: 5 Years

#### Overview

Monthly Income \$4,700

Monthly Expenses \$4,591

Total Investment \$380,400

#### **Investment Performance**

Cash-on-Cash Return

8.31% Annually

\$22,999

\$1,275,201

Avg. Annual Cashflow

\$4,600

\$437,650

Appreciated Home Value

\$1,275,201

Total ROI at Sale

\$4,600

### **Key Ratios**

Debt Ratio Covrage
1.09

Loan-to-Value Ratio

1.46

Gross Rent Multiplyer

19.50



# **Analysis Projections**

	Year 1	Year 2	Year 3	Year 5	Year 8	Year 10
Income						
Total Rent	\$57,528	\$58,679	\$59,852	\$62,270	\$66,082	\$68,751
Vacancy Loss	\$0	\$0	\$0	\$0	\$0	\$0
Operating Income	\$57,528	\$58,679	\$59,852	\$62,270	\$66,082	\$68,751
Expenses						
Property Taxes	\$2,956	\$3,015	\$3,075	\$3,200	\$3,395	\$3,533
Insurance	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200	\$1,200
HOA Fees	\$3,600	\$3,600	\$3,600	\$3,600	\$3,600	\$3,600
Maintenance	\$960	\$960	\$960	\$960	\$960	\$960
Operating Expenses	\$8,716	\$8,775	\$8,835	\$8,960	\$9,155	\$9,293
Debt Service						
Principal Payment	\$16,638	\$17,316	\$18,021	\$19,520	\$22,004	\$23,833
Interest Payment	\$29,801	\$29,123	\$28,418	\$26,919	\$24,435	\$22,606
Ending Loan Balance	\$735,962	\$718,646	\$700,625	\$662,350	\$598,888	\$552,154
Loan Payment	\$46,439	\$46,439	\$46,439	\$46,439	\$46,439	\$46,439
Cash Flow						
Operating Income	\$57,528	\$58,679	\$59,852	\$62,270	\$66,082	\$68,751
Operating Expenses	\$8,716	\$8,775	\$8,835	\$8,960	\$9,155	\$9,293
Net Operating Income	\$48,812	\$49,904	\$51,017	\$53,310	\$56,927	\$59,458
Debt Service	\$46,439	\$46,439	\$46,439	\$46,439	\$46,439	\$46,439
Cash Flow	\$2,373	\$3,464	\$4,578	\$6,871	\$10,487	\$13,019
Cash-On-Cash Return	4.3%	6.27%	8.28%	12.4%	18.86%	23.36%
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Equity						
Appreciated Home Value	\$1,133,000	\$1,166,990	\$1,202,000	\$1,275,201	\$1,393,447	\$1,478,308
Loan Balance	\$735,962	\$718,646	\$700,625	\$662,350	\$598,888	\$552,154
Total Equity	\$397,038	\$448,344	\$501,375	\$612,851	\$794,559	\$926,154
Point of Sale Retu	urns					
Sale Price	\$1,133,000	\$1,166,990	\$1,202,000	\$1,275,201	\$1,393,447	\$1,478,308
Closing Costs	\$101,970	\$105,029	\$108,180	\$114,768	\$125,410	\$133,048
Loan Balance	\$735,962	\$718,646	\$700,625	\$662,350	\$598,888	\$552,154
Initial Investment	\$380,400	\$380,400	\$380,400	\$380,400	\$380,400	\$380,400
Profit on Sale	\$-85,332	\$-37,085	\$12,795	\$117,683	\$288,749	\$412,706
Accumulative Cash Flow	\$2,373	\$5,837	\$10,415	\$22,999	\$50,797	\$75,557
Total Net Profit	\$-82,959	\$-31,248	\$23,210	\$140,682	\$339,546	\$488,263
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