

# REMA 1-Minute Analyzer Proforma

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Date: 01-Apr-2013

## Beddington Rental House main floor/basement suite Beddington NW

Initial Market Value	\$375,000.00
Purchase Price	\$375,000.00
After Repaired Value (ARV)	\$410,000.00
Downpayment	\$75,000.00
Closing Costs	\$2,000.00
Repairs on Acquisition	\$0.00
Staying Power Fund	\$3,108.50
<b>Initial Cash Invested</b>	<b>\$80,108.50</b>

<b>Income Details</b>	<b>Monthly</b>	<b>Annual</b>	<b>Mortgages</b>	<b>First</b>	<b>Second</b>
Rental Income	\$3,200.00	\$38,400.00	LTV (Loan to Value)	80.00%	
Vacancy Allowance	-\$91.50	-\$1,098.00	Principal	\$300,000.00	
<b>Gross Operating Income</b>	<b>\$3,108.50</b>	<b>\$37,302.00</b>	Type	Mortgage	
<b>Expenses</b>	<b>Monthly</b>	<b>Annual</b>	Amortization	30 Years	
Property Taxes	\$166.00	\$1,992.00	Interest Rate	3.00%	
Management Fees	\$256.00	\$3,072.00	Monthly Payment	\$1,261.81	
Insurance	\$100.00	\$1,200.00			
Maintenance	\$137.50	\$1,650.00			
Utilities	\$400.00	\$4,800.00			
Advertising	\$0.00	\$0.00			
Caretaker	\$0.00	\$0.00			
Other Expenses	\$50.00	\$600.00			
Total Expenses	\$1,109.50	\$13,314.00			
<b>Cash Flow &amp; Equity</b>	<b>Monthly</b>	<b>Annual</b>			
Net Operating Income	\$1,999.00	\$23,988.00			
less Mortgage Payments	\$1,261.81	\$15,141.69			
Cash Flow	\$737.19	\$8,846.31			
Mortgage Paydown	\$523.57	\$6,282.83			
Annual Appreciation	\$1,250.00	\$15,000.00			
<b>Projected Gross Income</b>	<b>\$2,510.76</b>	<b>\$30,129.13</b>			
The information, calculations & data presented in this report are believed to be accurate but are not guaranteed or warranted.					
<b>Key Ratios (Year 1)</b>					
Cash on Cash Return					
Cash on Cash Plus" Return					
RTV (Rent to Value)					
10.24% 37.61% 1.58 117.19 9.77					
<b>Assumptions</b>					
Assumed Annual Appreciation					
4.00% 3.00% 5.00%					
Vacancy Allowance					
3.00%					
Operating Costs Increase					
5.00%					
Rent Increase					
3.00%					
Closing Costs on Acquisition					
0.00%					
1st Mortgage a % of Price + Improvements					
\$375,000.00					

## Notes

Bi-level near Nosehill Park; main flr w/3 bdrms, 2 bths; w/d, new stove & fridge; needs new d/w; new windows in LR, DR, Mbdrm & basement.; needs new paint and flooring; 3 toilets to be upgraded; main bath needs updating; 4 windows to be replaced; increase attic to R50 insulation; basement Ste.(Non-Conforming): 2 bdrm; separate entrance & lots of natural light; 1 full bath; new fridge, stove & stacked w/d; replace carpet & lino; ste. needs paint; install hood fan; sound proof insulation for basement ceiling; detached 2 car garage; side door needs replacing; poured concrete R.V. Pad beside garage. Need new front steps, deck stairs and deck boards. Upgrades/Repairs \$25,000.00

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Property Name: Beddington Rental House main floor/basement suite

Income Details	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15	Year 20	Year 25	Year 30
Rental Income	\$38,400.00	\$39,552.00	\$40,738.56	\$41,960.72	\$43,219.54	\$50,103.29	\$58,083.45	\$67,334.63	\$78,059.29	\$90,492.12
less Vacancy/Bad Debts	-\$1,098.00	-\$1,186.56	-\$1,222.16	-\$1,258.82	-\$1,296.59	-\$1,503.10	-\$1,742.50	-\$2,020.04	-\$2,341.78	-\$2,714.76
Gross Operating Income	\$37,302.00	\$38,365.44	\$39,516.40	\$40,701.90	\$41,922.95	\$48,600.19	\$56,340.94	\$65,314.59	\$75,717.51	\$87,777.35
<b>Expenses</b>										
Property Taxes	\$1,992.00	\$2,091.60	\$2,196.18	\$2,305.99	\$2,421.29	\$3,090.25	\$3,944.02	\$5,033.68	\$6,424.40	\$8,199.34
Management Fees	\$3,072.00	\$3,225.60	\$3,386.88	\$3,556.22	\$3,734.04	\$4,765.68	\$6,082.35	\$7,762.79	\$9,907.51	\$12,644.77
Insurance	\$1,200.00	\$1,260.00	\$1,323.00	\$1,389.15	\$1,458.61	\$1,861.59	\$2,375.92	\$3,032.34	\$3,870.12	\$4,939.36
Maintenance	\$1,650.00	\$1,732.50	\$1,819.13	\$1,910.08	\$2,005.59	\$2,559.69	\$3,266.89	\$4,169.47	\$5,321.42	\$6,791.62
Utilities	\$4,800.00	\$5,040.00	\$5,292.00	\$5,556.60	\$5,834.43	\$7,446.38	\$9,503.67	\$12,129.36	\$15,480.48	\$19,757.45
Advertising	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Caretaker	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Other Expenses	\$600.00	\$630.00	\$661.50	\$694.58	\$729.30	\$930.80	\$1,187.96	\$1,516.17	\$1,935.06	\$2,469.68
Total Expenses	\$13,314.00	\$13,979.70	\$14,678.69	\$15,412.62	\$16,183.25	\$20,654.38	\$26,360.81	\$33,643.82	\$42,938.98	\$54,802.23
<b>Income, Gain &amp; Return Projections</b>										
Net Operating Income	\$23,988.00	\$24,385.74	\$24,837.72	\$25,289.28	\$25,739.70	\$27,945.81	\$29,980.13	\$31,670.78	\$32,778.53	\$32,975.12
less Mortgage Payments	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69	\$15,141.69
Cash Flow	\$8,846.31	\$9,244.05	\$9,696.02	\$10,147.58	\$10,598.01	\$12,804.11	\$14,838.44	\$16,529.08	\$17,636.84	\$17,833.43
Mortgage Paydown	\$6,282.83	\$6,472.73	\$6,668.36	\$6,869.91	\$7,077.56	\$8,213.79	\$9,532.44	\$11,062.79	\$12,838.82	\$14,899.98
Annual Appreciation	\$15,000.00	\$15,600.00	\$16,224.00	\$16,872.96	\$17,547.88	\$21,349.68	\$25,975.15	\$31,602.74	\$38,449.56	\$46,779.77
Projected Gross Income	\$30,129.13	\$31,316.77	\$32,588.39	\$33,890.46	\$35,223.44	\$42,367.58	\$50,346.03	\$59,194.61	\$68,925.22	\$79,513.17
Estimated Market Value \$	390,000.00	405,600.00	421,824.00	438,696.96	456,244.84	555,091.61	675,353.81	821,671.18	999,688.62	1,216,274.07
<b>Return On Investment Calculations</b>										
Total Capital Invested	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50	\$80,108.50
Projected Gross Equity	\$96,282.83	\$118,355.55	\$141,247.92	\$164,990.79	\$189,616.23	\$327,191.85	\$492,400.48	\$690,880.00	\$929,433.76	\$1,216,274.07
Total Return Achieved - ROI	\$30,129.13	\$31,316.77	\$32,588.39	\$33,890.46	\$35,223.44	\$42,367.58	\$50,346.03	\$59,194.61	\$68,925.22	\$79,513.17
Internal Rate of Return - IRR	37.61%	39.09%	40.68%	42.31%	43.97%	52.89%	62.85%	73.89%	86.04%	99.26%