

# R.E.I.N.™ Property Analyzer

## Property Data:

Address: TownHome City/Area: Blackfalds Date Viewed: July 1, 2012  
 Asking Price: \$ 190,000.00 Size (ft<sup>2</sup>): 1291 Age: 1994  
 Major Repairs: \_\_\_\_\_ Est Repair Cost: \_\_\_\_\_  
 Owner: \_\_\_\_\_ Tel: \_\_\_\_\_ Fax: \_\_\_\_\_  
 Source: Randy Bett Tel: 403-239-3642 Fax: 403-208-0082  
 Overall Condition: 4 out of a possible 5

## Income & Inspection:

Suite # or Desc	No. of Bedrooms	Current Rent	Projected Rent	Increase Date	Inspection Comments
1/2 duplex	3	\$ 1,095.00	\$ 1,300.00	October 1, 2012	townhome

Total Monthly Rent \$ 1,095.00 \$ 1,300.00

Total Annual Rent \$ 13,140.00 \$ 15,600.00

## Expenses:

	Current Annual	Current Monthly	Projected Monthly	Comments
Heat (Forced Air Furnace)	\$ 600.00	\$ -	\$ -	Currently Paid By: Tenant
Electricity	\$ 1,260.00	\$ -	\$ -	Currently Paid By: Tenant
Water / Sewer	\$ 1,200.00	\$ -	\$ -	Currently Paid By: Tenant
Taxes	\$ 1,760.04	\$ 146.67	\$ 150.00	Included in Mortgage Payment? N
Condo Fee	\$ -	\$ -	\$ -	Last Increase date:
Insurance	\$ 240.00	\$ 20.00	\$ 50.00	
Property Management	\$ 1,051.20	\$ 87.60	\$ 130.00	Current Management Rating: 5 out of 5
Vacancy Allowance	\$ 525.60	\$ 43.80	\$ 52.00	Current Vacancy: 4.0%
Rental Pool Mgmt				
Repairs & Maintenance	\$ 394.20	\$ 32.85	\$ 39.00	Overall Condition: 4 out of 5
Resident Manager				Current On-site Impression: 4 out of 5
Other:				

TOTAL MONTHLY \$ 330.92 \$ 421.00

TOTAL MONTHLY INCOME less TOTAL MONTHLY EXPENSES (Before Debt Service) =

Current: \$ 764.08

Projected: \$ 879.00

# TOTAL PROJECTED INCOME \$ 879.00

(from bottom of page 1)

## Mortgaging / Debt Service:

	Balance	Interest Rate	Expiry Date	Monthly Payment
1st Mortgage	\$ 142,500.00	4.00%	September, 2017	\$ 749.58 P I
2nd Mortgage				
Vendor Take Back				
Other:				

**TOTAL DEBT SERVICE \$ 749.58**

**NET CASH FLOW \$ 129.42**

## Purchase Details:

PROJECTED PURCHASE PRICE \$ 190,000.00

1<sup>st</sup> Mortgage Funding ( \$ 142,500.00 )

2<sup>nd</sup> Mortgage Funding ( \_\_\_\_\_ )

Vendor Take Back ( \_\_\_\_\_ )

Other Funding ( \_\_\_\_\_ )

**TOTAL DEBT FUNDING** → **( \$ 142,500.00 )**  
**DOWN PAYMENT REQUIRED** **\$ 47,500.00**

## Purchase Costs:

Professional Inspection \$ 400.00

Value Appraisal \$ -

Real Property Report (Survey) \$ -

Mortgage Set-Up Costs \$ -

Mortgage Broker Fees \$ -

Legal Costs (incl. disbursements) \$ 800.00

Staying Power Fund \$ 3,000.00

Immediate Repairs \$ -

Immediate Renovations \$ -

Other: \$ -

Other: \$ -

**TOTAL PURCHASE COSTS** **\$ 4,200.00**

**TOTAL CASH REQUIRED TO CLOSE** (Down payment + Purchase Costs) **\$ 51,700.00**

	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year
<b>Property Appreciation</b>	\$ 195,700	\$ 201,571	\$ 207,618	\$ 213,847	\$ 220,262	\$ 226,870
<b>Property Equity inc. prin reduc</b>	\$ 9,103	\$ 15,112	\$ 21,302	\$ 27,679	\$ 34,250	\$ 41,018
<b>Property Equity %</b>	4.65%	7.50%	10.26%	12.94%	15.55%	18.08%

Expected Appreciation Rate

3%

Names	Numbers	Notes
Purchase Price	\$190,000.00	
Down Payment	\$47,500.00	
Mortgage Loan	\$142,500.00	
Monthly Mortgage Payment	\$749.58	
Heat	\$0.00	
Electricity	\$0.00	
Water / Sewer	\$0.00	
Taxes	\$150.00	
Condo Fee	\$0.00	
Insurance	\$50.00	
Property Management	\$130.00	
Vacancy Allowance	\$52.00	
Rental Pool Mgmt		
Repairs & Maintenance	\$39.00	
Resident Manager		
Other:		
<b>Total Monthly Payment</b>	<b>\$1,170.58</b>	
<b>Monthly Rental Income</b>	<b>\$1,300.00</b>	
<b>Monthly Positive Cash Flow</b>	<b>\$129.42</b>	

Monthly Positive Cash Flow	\$129.42	
Monthly Loan Reduction	278.49	
Monthly Appreciation	\$475.00	
Monthly Tax Savings	\$63.33	
<b>Total Monthly Return</b>	<b>\$946.24</b>	

Larger return than you thought? And this is from just one property.

What happens when you own two or three properties like this one?

These numbers get large very quickly.

The hidden factor in all of this is most of the \$946.24 is hidden. You can't spend it.

Your wealth grows in the background-slowly-surely-steadily.

Getting wealthy is difficult if you spend all your profits-real estate investing is powerful because it automatically forces you to build your wealth.

PS: If you don't act on your goals-look at what you're giving up EVERY month in terms of wealth creation. Ask yourself-How long can I wait until I take action OR participate with someone taking action and investing in well located, high value, appreciating real estate? Remember-It's Your Life-Live it With Purpose!