



Homes of Rockies!

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ROI Details					
ASSET NAME	Montana Updated Price	PURCHASE PRICE	\$ 600,000	YEAR ACQUIRED	2022
HOLDING PERIOD	20 Years	ASSET APPRAISAL	5 %	SALES EXPENSES	5 %
TOTAL SFT	2,362 Sq/ft	No. OF UNITS	1 Units		
DOWN PAYMENT VALUE	200000 \$	AMOUNT DOWN PAYMENT	\$ 200,000	MORTAGAGE LOAN	\$ 400,000
GROSS INCOME	\$ 48,000	NOI	\$	CAP RATE	7.92 %
CLOSING CONSESSION	\$ 5,000	CLOSING EXPENSES	\$ 4,000		
TENANT NAME	Tenant1	SFT LEASED	2,362 @ 4000 \$	RENT INCR VALUE	4 %
INCOME NAME		INCOME AMOUNT	\$ 0		
HOA	\$ 96	TAXES	\$ 3,000	INSURANCE EXPENSE	\$ 2700
MAINTENANCE TYPE EXPENSE	3 %	EXPENSE VACANCY	4 %	PROPERTY MANAGEMNT EXPENSE	6 %

ROI SUMMARY	
Total Cashflow 'CF' for 20 years (sum of yearly Cashflow)	\$ 581,520
Total %age of cashflow for 20 years (CF/DowP)	290.76 %
Projected Asset value after 20 years @5% Appraisal	\$ 1,200,000
Sale Proceeds 'SP' after expenses @ @5%	\$ 1,140,000
Balance Mortgage 'BM' at the end of 20 years	\$ 186,441
Profit from the sale (SP-BM)	\$ 953,559
Total ROI for 20 years ((TI+Profit) - DowP)	\$ 1,335,079
Total %age of Profit for 20 years (ROI/DowP)	667.54 %
Cash on Hand after 20 years	\$ 1,535,079

Tenant Name	Year 1 Lease	Year 2 Lease	Year 3 Lease	Year 4 Lease	Year 5 Lease	Year 6 Lease	Year 7 Lease	Year 8 Lease	Year 9 Lease	Year 10 Lease	Year 11 Lease	Year 12 Lease	Year 13 Lease	Year 14 Lease	Year 15 Lease	Year 16 Lease	Year 17 Lease	Year 18 Lease	Year 19 Lease	Year 20 Lease
Tenant1	\$ 48,000	\$ 49,920	\$ 51,917	\$ 53,993	\$ 56,153	\$ 58,399	\$ 60,735	\$ 63,165	\$ 65,691	\$ 68,319	\$ 71,052	\$ 73,894	\$ 76,850	\$ 79,924	\$ 83,120	\$ 86,445	\$ 89,903	\$ 93,499	\$ 97,239	\$ 101,129
Additional Incomes -	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Closing Concession	\$ 5,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Income - Yearly Total Rents	\$ 53,000	\$ 49,920	\$ 51,917	\$ 53,993	\$ 56,153	\$ 58,399	\$ 60,735	\$ 63,165	\$ 65,691	\$ 68,319	\$ 71,052	\$ 73,894	\$ 76,850	\$ 79,924	\$ 83,120	\$ 86,445	\$ 89,903	\$ 93,499	\$ 97,239	\$ 101,129
Expenses - Taxes	\$ 3,000	\$ 3,000	\$ 3,060	\$ 3,060	\$ 3,121	\$ 3,121	\$ 3,184	\$ 3,184	\$ 3,247	\$ 3,247	\$ 3,312	\$ 3,312	\$ 3,378	\$ 3,378	\$ 3,446	\$ 3,446	\$ 3,515	\$ 3,515	\$ 3,585	\$ 3,585
Expenses - Insurance	\$ 2,700	\$ 2,700	\$ 2,754	\$ 2,754	\$ 2,809	\$ 2,809	\$ 2,865	\$ 2,865	\$ 2,923	\$ 2,923	\$ 2,981	\$ 2,981	\$ 3,041	\$ 3,041	\$ 3,101	\$ 3,101	\$ 3,163	\$ 3,163	\$ 3,227	\$ 3,227
Expenses - HOA	\$ 96	\$ 96	\$ 99	\$ 99	\$ 102	\$ 102	\$ 105	\$ 105	\$ 108	\$ 108	\$ 111	\$ 111	\$ 115	\$ 115	\$ 118	\$ 118	\$ 122	\$ 122	\$ 125	\$ 125
Expense - Maintenance @ 3 %	\$ 1,440	\$ 1,498	\$ 1,558	\$ 1,620	\$ 1,685	\$ 1,752	\$ 1,822	\$ 1,895	\$ 1,971	\$ 2,050	\$ 2,132	\$ 2,217	\$ 2,305	\$ 2,398	\$ 2,494	\$ 2,593	\$ 2,697	\$ 2,805	\$ 2,917	\$ 3,034
Expenses - Vacancy @ 4 %	\$ 1,920	\$ 1,997	\$ 2,077	\$ 2,160	\$ 2,246	\$ 2,336	\$ 2,429	\$ 2,527	\$ 2,628	\$ 2,733	\$ 2,842	\$ 2,956	\$ 3,074	\$ 3,197	\$ 3,325	\$ 3,458	\$ 3,596	\$ 3,740	\$ 3,890	\$ 4,045
Expenses - Property Management @ 6 %	\$ 2,880	\$ 2,995	\$ 3,115	\$ 3,240	\$ 3,369	\$ 3,504	\$ 3,644	\$ 3,790	\$ 3,941	\$ 4,099	\$ 4,263	\$ 4,434	\$ 4,611	\$ 4,795	\$ 4,987	\$ 5,187	\$ 5,394	\$ 5,610	\$ 5,834	\$ 6,068
Additional Expenses - Move in Move out	\$ 900	\$ 900	\$ 927	\$ 927	\$ 955	\$ 955	\$ 983	\$ 983	\$ 1,013	\$ 1,013	\$ 1,043	\$ 1,043	\$ 1,075	\$ 1,075	\$ 1,107	\$ 1,107	\$ 1,140	\$ 1,140	\$ 1,174	\$ 1,174
Closing Expenses	\$ 4,000	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Expenses	\$ 16,936	\$ 13,186	\$ 13,589	\$ 13,859	\$ 14,287	\$ 14,579	\$ 15,033	\$ 15,349	\$ 15,831	\$ 16,172	\$ 16,685	\$ 17,054	\$ 17,599	\$ 17,998	\$ 18,578	\$ 19,010	\$ 19,628	\$ 20,095	\$ 20,753	\$ 21,258
NOI (Yearly Total - Expenses)	\$ 36,064	\$ 36,734	\$ 38,328	\$ 40,134	\$ 41,866	\$ 43,820	\$ 45,702	\$ 47,816	\$ 49,861	\$ 52,147	\$ 54,367	\$ 56,840	\$ 59,251	\$ 61,925	\$ 64,542	\$ 67,435	\$ 70,276	\$ 73,404	\$ 76,487	\$ 79,870
CAP Rate (NOI/Asset Acquisition Value 'AAV')	6.01 %	6.12 %	6.39 %	6.69 %	6.98 %	7.30 %	7.62 %	7.97 %	8.31 %	8.69 %	9.06 %	9.47 %	9.88 %	10.32 %	10.76 %	11.24 %	11.71 %	12.23 %	12.75 %	13.31 %
Interest Paid to Mortgage	\$ 19,866	\$ 19,564	\$ 19,247	\$ 18,913	\$ 18,562	\$ 18,194	\$ 17,806	\$ 17,399	\$ 16,971	\$ 16,521	\$ 16,048	\$ 15,550	\$ 15,028	\$ 14,478	\$ 13,901	\$ 13,293	\$ 12,655	\$ 11,984	\$ 11,279	\$ 10,538
Net Income (NOI-Interest Paid)	\$ 16,198	\$ 17,170	\$ 19,081	\$ 21,221	\$ 23,304	\$ 25,627	\$ 27,896	\$ 30,417	\$ 32,890	\$ 35,626	\$ 38,319	\$ 41,289	\$ 44,223	\$ 47,447	\$ 50,642	\$ 54,141	\$ 57,620	\$ 61,420	\$ 65,207	\$ 69,332
Principal	\$ 5,901	\$ 6,203	\$ 6,521	\$ 6,854	\$ 7,205	\$ 7,574	\$ 7,961	\$ 8,368	\$ 8,797	\$ 9,247	\$ 9,720	\$ 10,217	\$ 10,740	\$ 11,289	\$ 11,867	\$ 12,474	\$ 13,112	\$ 13,783	\$ 14,488	\$ 15,229
Yearly Cashflow	\$ 10,297	\$ 10,967	\$ 12,560	\$ 14,367	\$ 16,099	\$ 18,053	\$ 19,935	\$ 22,049	\$ 24,093	\$ 26,379	\$ 28,600	\$ 31,072	\$ 33,483	\$ 36,158	\$ 38,775	\$ 41,668	\$ 44,508	\$ 47,637	\$ 50,719	\$ 54,103
Yearly ROI	8.10 %	8.59 %	9.54 %	10.61 %	11.65 %	12.81 %	13.95 %	15.21 %	16.44 %	17.81 %	19.16 %	20.64 %	22.11 %	23.72 %	25.32 %	27.07 %	28.81 %	30.71 %	32.60 %	34.67 %