



DEAL # 0612

BUYER PROFILE

- Single Mother. 6 children
- Household Monthly Income \$3,649
- Monthly Home Payment Amount (Qualified): \$1,097.00, PITI

SOURCE OF INCOME

Social Security (Disability); Child Support; Employment (home health care worker).

TRANSACTION STATUS

Matched and Closed.

OwnEZ, Inc. is a real estate matchmaker making home buying, investing and selling "E-Z" by bringing together qualified home buyers and investors. OwnEZ, Inc. and its shareholders, directors, officers, employees, agents and affiliated third parties cannot and do not guarantee any specific financial returns, actions, results or outcomes, directly or indirectly, arising out of any real estate opportunity or transaction.

TRANSACTION HIGHLIGHTS

EST. PROPERTY ACQUISITION \$ 79,000

EST. REQUIRED AT CLOSING \$ 790

PROPERTY RESALE PRICE \$ 94,800
(TO HOME BUYER)

BUYER DOWN PAYMENT (10%) \$ 9,480

CONTRACT/NOTE

CONTRACT BALANCE PAYABLE \$89,586

EST. MONTHLY PAYMENT (PI) \$969.73

EST. NET MONTHLY CASH FLOW \$939.73

CONTRACT TERM 12 years

EQUITY/IRR

EARNED EQUITY 16.6%
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR 11.21 %

DEAL # 0612

PROPERTY ADDRESS: 4321 ENGLISH AVE., INDIANAPOLIS, IN 46201

SQRFT: 1,608 PRICE PER SQRFT: \$49.13

Purchase (Initial Investment) Information

Purchase Price Paid by Investor	\$	79,000.00
Purchase Closing Costs	\$	790.00
OwnEZ Investor Fee	\$	1,500.00
Total All-In Investment (Upon Purchase)	\$	81,290.00

Sale to OwnEZ™ Home Buyer

Sale to Buyer Price (including Markup)	20%	\$ 94,800.00
Est. Sale Closing Costs (added to Contract)		\$ 948.00
Down Payment Provided by Buyer	10%	\$ 9,480.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 3,318.00
Net cash returned to investor at closing		\$ 5,214.00
Loan Servicing Account Setup (One Time)		\$ 60.00
Remaining Outstanding Investment at closing		\$ 76,136.00
 Outstanding loan to Buyer (Contract Balance) After Closing		 \$ 89,586
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 969.73
Monthly Loan Servicing Fees		\$ 30.00
Net Monthly Cash Flow		\$ 939.73

DEAL # 0612*PROPERTY ADDRESS: 4321 ENGLISH AVE., INDIANAPOLIS, IN 46201**SQRFT: 1,608 PRICE PER SQRFT: \$49.13***Additional Information**

Earned Equity at Closing	\$	13,510.00
Earned Equity % (Appreciation)		16.6%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	332.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	550.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	1,043.23

Loan Payoff Schedule

Total Purchase Investment	81,290.00												
Remaining Investment at Closing	76,136.00												
Sale to Buyer Price	94,800.00												
Down payment from buyer	9,480.00												
		Year 1	Year 2	Year 3	Year 4	Year 5	Year 6	Year 7	Year 8	Year 9	Year 10	Year 11	Year 12
Interest		6,999	6,614	6,198	5,746	5,257	4,728	4,154	3,533	2,861	2,132	1,343	489
Return of principal		4,637	5,022	5,439	5,891	6,380	6,909	7,482	8,104	8,776	9,505	10,293	11,148
Annual Payment from Buyer		11,637	11,637	11,637	11,637	11,637	11,637	11,637	11,637	11,637	11,637	11,637	11,637
Loan Principal Balance	89,586	84,949	79,926	74,487	68,596	62,217	55,308	47,825	39,722	30,946	21,441	11,148	0
Original Investment Balance	76,136	64,499	52,863	41,226	29,589	17,952	6,316	-	-	-	-	-	-

Investor Returns: Comparing Owning Rental Property vs. OwnEZ Program

Purchase Cost		\$	79,790.00
Estimated Monthly Rent (Gross)		\$	725.00
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-217.50
Vacancy and Maintenance allowance	12%	\$	-87.00
Net Monthly Income		\$	420.50
NOI (Annual)		\$	5,046.00
NOI %			6.21%
Mid - Term Capital Expenditures		\$	7,500.00
Assumed Appreciation Per Year			3.0%
Assumed Appreciation for the whole period (Not including CapEx)			33,971.46
Assumed Appreciation for the whole period (Not including CapEx) %			42.6%

IRR Calculation

Purchase	\$	(79,790.00)
Y1 NOI	\$	5,046.00
Y2 NOI	\$	5,046.00
Y3 NOI	\$	5,046.00
Y4 NOI	\$	5,046.00
Y5 NOI	\$	5,046.00
Y6 NOI - Capital Expenditures	\$	-2,454.00
Y7 NOI	\$	5,046.00
Y8 NOI	\$	5,046.00
Y9 NOI	\$	5,046.00
Y10 NOI	\$	5,046.00
Y11 NOI	\$	5,046.00
Y12 NOI + Sale	\$	118,807.46

IRR **7.81%**