



DEAL # 1443

BUYER PROFILE

- Separated + 1 child + 2 dependents
- Monthly Household Income (Qualified): \$3,016.90
- Monthly Home Payment Buyer is Approved for: **\$1,148.74, PITI**

SOURCE OF INCOME

- 2 years working in hosting and catering at Sahm's Restaurant

TRANSACTION STATUS

Buyer actively looking for a property. Accordingly, all transaction figures are estimates only and will be revised once a property has been identified and under contract.

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NMLS #1599472.

TRANSACTION HIGHLIGHTS

EST. PROPERTY ACQUISITION \$ 70,000

EST. REQUIRED AT CLOSING \$ 700

PROPERTY RESALE PRICE \$ 84,000
(TO HOME BUYER)

BUYER DOWN PAYMENT \$ 15,000

CONTRACT/NOTE

CONTRACT BALANCE PAYABLE \$ 73,935.00

EST. MONTHLY PAYMENT (PI) \$ 810.48

EST. NET MONTHLY CASH FLOW \$ 780.48

CONTRACT TERM 12 years

EQUITY/IRR

EARNED EQUITY 16.3%
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR 11.65%

DEAL # 1443

PROPERTY ADDRESS: TBD

SQRFT: TBD PRICE PER SQR FT: TBD

Purchase (Initial Investment) Information

Purchase Price Paid by Investor	\$	70,000.00
Purchase Closing Costs	\$	700.00
OwnEZ Investor Fee	\$	1,500.00
Total All-In Investment (Upon Purchase)	\$	72,200.00

Sale to OwnEZ™ Home Buyer

Sale to Buyer Price (including Markup)	20%	\$ 84,000.00
Est. Closing Costs at Purchase (added to Contract)		\$ 1,995.00
Down Payment Provided by Buyer		\$ 15,000.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 2,940.00
Net cash returned to investor at closing		\$ 10,065.00
Loan Servicing Account Setup (One Time)		\$ 70.00
Remaining Outstanding Investment at closing		\$ 62,065.00
Outstanding loan to Buyer (Contract Balance) After Closing		\$ 73,935.00
Interest Rate		8.25%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 810.48
Monthly Loan Servicing Fees		\$ 30.00
Net Monthly Cash Flow		\$ 780.48

DEAL # 1443*PROPERTY ADDRESS: TBD**SQRFT: TBD PRICE PER SQR FT: TBD***Additional Information**

Earned Equity at Closing	\$	11,800.00
Earned Equity % (Appreciation)		16.5%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	1,000.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	800.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	960.48

Loan Payoff Schedule

Total Purchase Investment	72,200.00												
Remaining Investment at Closing	62,065.00												
Sale to Buyer Price	84,000.00												
Down payment from buyer	15,000.00												
		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		5,959	5,637	5,286	4,906	4,493	4,044	3,557	3,029	2,455	1,832	1,155	421
Return of principal		3,766	4,089	4,440	4,820	5,233	5,682	6,168	6,697	7,271	7,894	8,570	9,305
Annual Payment from Buyer		9,726	9,726	9,726	9,726	9,726	9,726	9,726	9,726	9,726	9,726	9,726	9,726
Loan Principal Balance	73,935	70,169	66,079	61,640	56,820	51,587	45,905	39,737	33,040	25,769	17,875	9,305	0
Original Investment Balance	62,065	52,339	42,613	32,888	23,162	13,436	3,710	-	-	-	-	-	-

Investor Returns: Comparing Owning Rental Property vs. OwnEZ Program

Purchase Cost		\$	70,700.00
Estimated Monthly Rent (Gross)		\$	820.00
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-246.00
Vacancy and Maintenance allowance	12%	\$	-98.40
Net Monthly Income		\$	475.60
NOI (Annual)		\$	5,707.20
NOI %			7.90%
Mid - Term Capital Expenditures		\$	7,500.00
Assumed Appreciation Per Year			3.0%
Assumed Appreciation for the whole period (Not including CapEx)		\$	30,101.29
Assumed Appreciation for the whole period (Not including CapEx) %			42.6%

IRR Calculation

Purchase		\$	(70,700.00)
Y1 NOI		\$	5,707.20
Y2 NOI		\$	5,707.20
Y3 NOI		\$	5,707.20
Y4 NOI		\$	5,707.20
Y5 NOI		\$	5,707.20
Y6 NOI - Capital Expenditures		\$	-1,792.80
Y7 NOI		\$	5,707.20
Y8 NOI		\$	5,707.20
Y9 NOI		\$	5,707.20
Y10 NOI		\$	5,707.20
Y11 NOI		\$	5,707.20
Y12 NOI + Sale		\$	106,508.49

IRR

9.27%