



Home Buying • Investing • Selling  
We make owning real estate "E-Z"

## DEAL # 1639

### BUYER PROFILE

- Husband & Wife + 4 children
- Monthly Household Income (Qualified):  
**\$4,087.74**
- Monthly Home Payment Buyer is Approved for: **\$1,599.17, PITI**

### SOURCE OF INCOME

- Husband – food preparer/cook for 8 years
- Wife – food prep for 2 years

### TRANSACTION STATUS

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

*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 NMLS #1599472.*

## TRANSACTION HIGHLIGHTS

EST. PROPERTY ACQUISITION	\$	<b>125,000</b>
EST. REQUIRED AT CLOSING	\$	<b>1,250</b>
PROPERTY RESALE PRICE (TO HOME BUYER)	\$	<b>150,000</b>
BUYER DOWN PAYMENT	\$	<b>30,000</b>

## CONTRACT/NOTE

CONTRACT BALANCE PAYABLE	<b>\$127,245.00</b>
EST. MONTHLY PAYMENT (PI)	<b>\$ 1,447.37</b>
EST. NET MONTHLY CASH FLOW	<b>\$ 1,397.37</b>

CONTRACT TERM	<b>12 years</b>
---------------	-----------------

## EQUITY/IRR

EARNED EQUITY (APPRECIATION AT CLOSING)	<b>17.4%</b>
--	--------------

ESTIMATED ANNUAL IRR	<b>13.46%</b>
----------------------	---------------

**DEAL # 1639**

PROPERTY ADDRESS: TBD

SQRFT: TBD PRICE PER SQR FT: \$TBD

**Purchase (Initial Investment) Information**

Purchase Price Paid by Investor	\$	125,000.00
Purchase Closing Costs	\$	1,250.00
OwnEZ Investor Fee	\$	1,500.00
<b>Total All-In Investment (Upon Purchase)</b>	<b>\$</b>	<b>127,750.00</b>

**Sale to OwnEZ™ Home Buyer**

<b>Sale to Buyer Price (including Markup)</b>	20%	<b>\$ 150,000.00</b>
Est. Closing Costs at Purchase (added to Contract)		\$ 1,995.00
Down Payment Provided by Buyer		\$ 30,000.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 5,250.00
<b>Net cash returned to investor at closing</b>		<b>\$ 22,755.00</b>
Home Warranty		\$ 370.00
Loan Servicing Account Setup (One Time)		\$ 70.00
<b>Remaining Outstanding Investment at closing</b>		<b>\$ 104,555.00</b>
<b>Outstanding loan to Buyer (Contract Balance) After Closing</b>		<b>\$ 127,245.00</b>
Interest Rate		8.99%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 1,447.37
Monthly Loan Servicing Fees		\$ 50.00
<b>Net Monthly Cash Flow</b>		<b>\$ 1,397.37</b>

---

**DEAL # 1639***PROPERTY ADDRESS: TBD**SQRFT: TBD    PRICE PER SQR FT: \$TBD*

## Additional Information

Earned Equity at Closing	\$	22,250.00
<b>Earned Equity % (Appreciation)</b>		17.4%
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)	\$	1,597.37



## Investor Returns: Comparing Owning Rental Property vs. OwnEZ Program

Purchase Cost		\$ 126,250.00
<b>Estimated Monthly Rent (Gross)</b>		<b>\$ 855.00</b>
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$ -256.50
Vacancy and Maintenance allowance	12%	\$ -102.60
Net Monthly Income		\$ 495.90
<b>NOI (Annual)</b>		<b>\$ 5,950.80</b>
<b>NOI %</b>		<b>4.66%</b>
Mid - Term Capital Expenditures		<b>\$ 7,500.00</b>
Assumed Appreciation Per Year		3.0%
<b>Assumed Appreciation for the whole period (Not including CapEx)</b>		<b>\$ 53,752.31</b>
<b>Assumed Appreciation for the whole period (Not including CapEx) %</b>		<b>42.6%</b>
<b><u>IRR Calculation</u></b>		
Purchase		\$ (126,250.00)
Y1 NOI		\$ 5,950.80
Y2 NOI		\$ 5,950.80
Y3 NOI		\$ 5,950.80
Y4 NOI		\$ 5,950.80
Y5 NOI		\$ 5,950.80
Y6 NOI - Capital Expenditures		\$ -1,549.20
Y7 NOI		\$ 5,950.80
Y8 NOI		\$ 5,950.80
Y9 NOI		\$ 5,950.80
Y10 NOI		\$ 5,950.80
Y11 NOI		\$ 5,950.80
Y12 NOI + Sale		\$ 185,953.11

<b>IRR</b>	<b>6.64%</b>
------------	--------------