

# the Kurniadi Group

## David Kurniadi

1110 Torrey Pines Road Suite C  
La Jolla, CA 92037  
eFax: (858) 461-6160  
Cell: (858)361-4526  
Davidk@theKurniadiGroup.com

SAMPLE

**Subject Property:**  
123-125 XYZ Street  
San Diego, CA 92101

	(price reflects after repair price)
<b>Purchase Price:</b>	\$370,000.00
Gross Scheduled Income:	\$32,400.00
Operating Expenses:	\$6,300.00
Monthly Mortgage Payment (30-yr)	\$1,532.37
Cap Rate:	7.05%
Down Payment Required	\$92,500.00
Monthly Cash Flow	\$725.97

NOTE: The figures presented here are **estimates only**. Information deemed reliable but not guaranteed.

**Mortgage Details**

Down Payment	\$92,500.00	25%
Loan Amount	\$277,500.00	
Mortgage Rate	5.25%	
Monthly Mortgage Payment (30-yr)	\$1,532.37	
Monthly Mortgage Payment (15-yr)	\$2,230.76	

**Operating Expenses (Annual)**

Management	0%	\$0.00
Taxes	1.00%	\$3,700.00
Water		\$0.00
Electric		\$0.00
Sever. & Equip		\$1,000.00
---		\$0.00
Insurance		\$600.00
---		\$0.00
Maintenance and Repair		\$1,000.00
Other		\$0.00
		<hr/>
		\$6,300.00

**Monthly Rent Income**

Rent/Mo./Unit 1	\$1,300.00	
Rent/Mo./Unit 2	\$ 1,400.00	
(Based on RentOMeter.com)		
Rent/Mo./Unit 3	\$ -	
Rent/Mo./Unit 4	\$ -	
Garages		\$0.00
		<hr/>
		\$2,700.00

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		<b>CONV.</b>
<u>Loan Amount</u>		<u>\$277,500.00</u>
<u>Closing, Pre-Pds, Down Pay</u>		<u>\$92,500.00</u>
<b>Monthly Payment (PITI)</b>		
Management		\$0.00
Mortgage Expenses		\$1,532.37
Tax		\$308.33
Utilities		\$0.00
---		\$0.00
Insurance		\$50.00
---		\$0.00
Maintenance and Repair		\$83.33
<b>Total Monthly Payment</b>		<b>\$1,974.03</b>
Market Capitalization	<b>4.5%</b>	
Investors Income Tax Rate	<b>36.00%</b>	
Depreciation Rate	<b>3.630%</b>	
Occupancy	<b>95.00%</b>	
Monthly Income		<b>\$2,700.00</b>
Annual Expenses		<b>\$6,300.00</b>
<b>Monthly Cash Flow</b>		<b>725.97</b>
<b>Net Annual Cash Flow</b>		<b>8,276.04</b>
Principal Add Back		9,250.00
Taxable Before Depreciation		17,526.04
Depreciation		13,431.00
Taxable Income		4,095.04
Net Cash Flow after taxes		6,801.82
<b>ROI Before Appreciation</b>		<b>17%</b>
<b>Equity Growth</b>		<b>16,650.00</b>
<b>Bottom Line ROI</b>		<b>35%</b>

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