



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

DEAL # 0609

BUYER PROFILE

- Husband/Wife + 3 Children
- Household Monthly Income \$3,466 (qualified)
- Non-conforming Income \$1,080 (2nd job)
- Non-conforming Income \$700 (rental)
- Monthly Home Payment Amount Buyer Qualified for: \$1,350 (PITI)

SOURCE OF INCOME

Both employed, same employer: Building Cleaning Services

ADDITIONAL COLLATERAL

If requested, Buyer can offer additional collateral: Rental property, valued at \$60,000, owned free & clear

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 \$ 66,800

EST. REQUIRED AT CLOSING \$ 668

PROPERTY RESALE PRICE \$ 80,160
(TO HOME BUYER)

BUYER DOWN PAYMENT (10%) \$ 8,016

CONTRACT/NOTE

CONTRACT BALANCE PAYABLE \$75,751.20

EST. MONTHLY PAYMENT (PI) \$ 819.97

EST. NET MONTHLY CASH FLOW \$ 789.97

CONTRACT TERM 12 years

EQUITY/IRR

EARNED EQUITY 16.2%
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR 10.99 %

DEAL # 0609

PROPERTY ADDRESS: 2025 MAYFAIR DR., INDIANAPOLIS, IN 46260

SQRFT: 912 PRICE PER SQRFT: \$73.25

Purchase (Initial Investment) Information

Purchase Price (Paid by Investor)	\$	66,800.00
Purchase Closing Costs	\$	668.00
OwnEZ Investor Fee	\$	1,500.00
Total All-In Investment (Upon Purchase)	\$	68,968.00

Sale to OwnEZ™ Home Buyer

Sale to Buyer Price (including Markup)	20%	\$ 80,160.00
Est. Sale Closing Costs (added to Contract)		\$ 801.60
Down Payment Provided by Buyer	10%	\$ 8,016.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 2,805.60
Net cash returned to investor at closing		\$ 4,408.80
Loan Servicing Account Setup (One Time)		\$ 60.00
Remaining Outstanding Investment at closing		\$ 64,619.20
Outstanding loan to Buyer (Contract Balance) After Closing		\$ 75,751.20
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 819.97
Monthly Collection Service Fees		\$ 30.00
Net Monthly Cash Flow		\$ 789.97

DEAL # 0609*PROPERTY ADDRESS: 2025 MAYFAIR DR., INDIANAPOLIS, IN 46260**SQRFT: 912 PRICE PER SQRFT: \$73.25***Additional Information**

Earned Equity at Closing	\$	11,192.00
Earned Equity % (Appreciation)		16.2%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	351.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	450.00
Monthly cash flow Incl. Tax and Insurance (PITI)	\$	886.72

Loan Payoff Schedule

Total Purchase Investment	68,968.00												
Remaining Investment at Closing	64,619.20												
Sale to Buyer Price	80,160.00												
Down payment from buyer	8,016.00												
		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		5,918	5,593	5,240	4,859	4,445	3,998	3,513	2,988	2,419	1,803	1,136	413
Return of principal		3,921	4,247	4,599	4,981	5,394	5,842	6,327	6,852	7,421	8,037	8,704	9,426
Annual Payment from Buyer		9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840	9,840
Loan Principal Balance	75,751	71,830	67,583	62,984	58,003	52,609	46,767	40,440	33,588	26,167	18,130	9,426	0
Original Investment Balance	64,619	54,780	44,940	35,100	25,261	15,421	5,581	-	-	-	-	-	-

Comparing Owning Rental Property vs. OwnEZ

Purchase Cost		\$ 67,468.00
Estimated Monthly Rent (Gross)		\$ 1,095.00
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$ -328.50
Vacancy and Maintenance allowance	12%	\$ -131.40
Net Monthly Income		\$ 635.10
NOI (Annual)		\$ 7,621.20
NOI %		11.05%
Mid - Term Capital Expenditures		\$ 7,500.00
Assumed Appreciation Per Year		3.0%
Assumed Appreciation for the whole period (Not including CapEx)		28,725.24
Assumed Appreciation for the whole period (Not including CapEx) %		42.6%
<u>IRR Calculation</u>		
Purchase		\$ (67,468.00)
Y1 NOI		\$ 7,621.20
Y2 NOI		\$ 7,621.20
Y3 NOI		\$ 7,621.20
Y4 NOI		\$ 7,621.20
Y5 NOI		\$ 7,621.20
Y6 NOI - Capital Expenditures		\$ 121.20
Y7 NOI		\$ 7,621.20
Y8 NOI		\$ 7,621.20
Y9 NOI		\$ 7,621.20
Y10 NOI		\$ 7,621.20
Y11 NOI		\$ 7,621.20
Y12 NOI + Sale		\$ 103,814.44
IRR		12.14%