



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

## DEAL # 0610

### BUYER PROFILE

- Single Mother. 2 children
- Monthly household qualifying income: \$5,196
- Monthly Home Payment Amount (Qualified): **\$1,644.00, PITI**
- **Note: Buyer is qualified for a higher Home Payment, but is purchasing a more modest property.**

### SOURCE OF INCOME

- Stably employed, Union Representative
- 10 years with same employer

### 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 \$ 45,000

EST. REQUIRED AT CLOSING \$ 450

PROPERTY RESALE PRICE \$ 54,000  
(TO HOME BUYER)

BUYER DOWN PAYMENT (10%) \$ 5,400

### CONTRACT/NOTE

CONTRACT BALANCE PAYABLE \$51,030

EST. MONTHLY PAYMENT (PI) \$552.38

EST. NET MONTHLY CASH FLOW \$522.38

CONTRACT TERM 12 years

### EQUITY/IRR

EARNED EQUITY 15.0%  
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR 10.30 %

**DEAL # 0610**

PROPERTY ADDRESS: 2714 BOULEVARD PL., INDIANAPOLIS, IN 46208

SQRFT: 2,736 PRICE PER SQRFT: \$16.45

**Purchase (Initial Investment) Information**

Purchase Price Paid by Investor	\$	45,000.00
Purchase Closing Costs	\$	450.00
OwnEZ Investor Fee	\$	1,500.00
<b>Total All-In Investment (Upon Purchase)</b>	<b>\$</b>	<b>46,950.00</b>

**Sale to OwnEZ™ Home Buyer**

<b>Sale to Buyer Price (including Markup)</b>	20%	<b>\$ 54,000.00</b>
Est. Sale Closing Costs (added to Contract)		\$ 540.00
Down Payment Provided by Buyer	10%	\$ 5,400.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 1,890.00
<b>Net cash returned to investor at closing</b>		<b>\$ 2,970.00</b>
Loan Servicing Account Setup (One Time)		\$ 60.00
<b>Remaining Outstanding Investment at closing</b>		<b>\$ 44,040.00</b>
<b>Outstanding loan to Buyer (Contract Balance) After Closing</b>		<b>\$ 51,030</b>
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 552.38
Monthly Loan Servicing Fees		\$ 30.00
<b>Net Monthly Cash Flow</b>		<b>\$ 522.38</b>

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**DEAL # 0610***PROPERTY ADDRESS: 2714 BOULEVARD PL., INDIANAPOLIS, IN 46208**SQRFT: 2,736    PRICE PER SQRFT: \$16.45***Additional Information**

Earned Equity at Closing	\$	7,050.00
<b>Earned Equity % (Appreciation)</b>		15.00%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	131.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	450.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	600.79

## Loan Payoff Schedule

Total Purchase Investment	46,950.00												
<b>Remaining Investment at Closing</b>	<b>44,040.00</b>												
<b>Sale to Buyer Price</b>	54,000.00												
<b>Down payment from buyer</b>	5,400.00												
		<b>Year 1</b>	<b>Year 2</b>	<b>Year 3</b>	<b>Year 4</b>	<b>Year 5</b>	<b>Year 6</b>	<b>Year 7</b>	<b>Year 8</b>	<b>Year 9</b>	<b>Year 10</b>	<b>Year 11</b>	<b>Year 12</b>
Interest		3,987	3,768	3,530	3,273	2,995	2,693	2,366	2,013	1,629	1,215	765	279
Return of principal		2,642	2,861	3,098	3,355	3,634	3,936	4,262	4,616	4,999	5,414	5,863	6,350
Annual Payment from Buyer		<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>	<b>6,629</b>
Loan Principal Balance	51,030	48,388	45,528	42,429	39,074	35,440	31,504	27,242	22,626	17,627	12,213	6,350	0
Original Investment Balance	44,040	37,411	30,783	24,154	17,526	10,897	4,269	-	-	-	-	-	-

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

Purchase Cost		\$	45,450.00	
<b>Estimated Monthly Rent (Gross)</b>		<b>\$</b>	<b>655.00</b>	
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-196.50	
Vacancy and Maintenance allowance	12%	\$	- 78.60	
Net Monthly Income		\$	379.90	
<b>NOI (Annual)</b>		<b>\$</b>	<b>4,558.80</b>	
<b>NOI %</b>			<b>9.71%</b>	
Mid - Term Capital Expenditures		\$	7,500.00	
Assumed Appreciation Per Year			3.0%	
<b>Assumed Appreciation for the whole period (Not including CapEx)</b>			<b>19,350.83</b>	
<b>Assumed Appreciation for the whole period (Not including CapEx) %</b>			<b>42.6%</b>	
<b><u>IRR Calculation</u></b>				
Purchase		\$	(45,450.00)	
Y1 NOI		\$	4,558.80	
Y2 NOI		\$	4,558.80	
Y3 NOI		\$	4,558.80	
Y4 NOI		\$	4,558.80	
Y5 NOI		\$	4,558.80	
Y6 NOI - Capital Expenditures		\$	-2,941.20	
Y7 NOI		\$	4,558.80	
Y8 NOI		\$	4,558.80	
Y9 NOI		\$	4,558.80	
Y10 NOI		\$	4,558.80	
Y11 NOI		\$	4,558.80	
Y12 NOI + Sale		\$	65,359.63	
<b>IRR</b>				<b>10.59%</b>