



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

## DEAL # 0611

### BUYER PROFILE

- Husband/Wife + 3 children
- Household Monthly Income (Qualified): \$3,952,50
- Nonconforming Monthly Income (2nd job, not included in qualifying Buyer): \$1,320
- Monthly Home Payment Amount  
Buyer has been qualified for:  
\$1,267.30 PITI

### SOURCE OF INCOME

- Both Employed
- Husband: Maintenance Technician (19 years with same employer)
- Wife: Sanitation Worker

### 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. NMLS 1599472*

## TRANSACTION HIGHLIGHTS

**EST. PROPERTY ACQUISITION \$ 84,900**

**EST. REQUIRED AT CLOSING \$ 849**

**PROPERTY RESALE PRICE \$101,880  
(TO HOME BUYER)**

**BUYER DOWN PAYMENT (10%) \$ 10,188**

### CONTRACT/NOTE

**CONTRACT BALANCE PAYABLE \$ 96,276**

**EST. MONTHLY PAYMENT (PI) \$1,042.15**

**EST. NET MONTHLY CASH FLOW \$1,012.15**

**CONTRACT TERM 12 years**

### EQUITY/IRR

**EARNED EQUITY 16.8%  
(APPRECIATION AT CLOSING)**

**ESTIMATED ANNUAL IRR 11.30 %**

**DEAL # 0611**

PROPERTY ADDRESS: 4525 PHOENIX DRIVE, INDIANAPOLIS, IN 46241

SQRFT: 994    PRICE PER SQRFT: \$85.41

**Purchase (Initial Investment) Information**

Purchase Price Paid by Investor	\$	84,900.00
Purchase Closing Costs	\$	849.00
OwnEZ Investor Fee	\$	1,500.00
<b>Total All-In Investment (Upon Purchase)</b>	<b>\$</b>	<b>87,249.00</b>

**Sale to OwnEZ™ Home Buyer**

<b>Sale to Buyer Price (including Markup)</b>	20%	<b>\$ 101,880.00</b>
Est. Sale Closing Costs (added to Contract)		\$ 1,018.80
Down Payment Provided by Buyer	10%	\$ 10,188.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 3,565.80
<b>Net cash returned to investor at closing</b>		<b>\$ 5,603.40</b>
Loan Servicing Account Setup (One Time)		\$ 60.00
<b>Remaining Outstanding Investment at closing</b>		<b>\$ 81,705.60</b>
<b>Outstanding loan to Buyer (Contract Balance) After Closing</b>		<b>\$ 96,276.60</b>
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 1,042.15
Monthly Loan Servicing Fees		\$ 30.00
<b>Net Monthly Cash Flow</b>		<b>\$ 1,012.15</b>

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**DEAL # 0611***PROPERTY ADDRESS: 4525 PHOENIX DRIVE, INDIANAPOLIS, IN 46241**SQRFT: 994    PRICE PER SQRFT: \$85.41***Additional Information**

Earned Equity at Closing	\$	14,631.00
<b>Earned Equity % (Appreciation)</b>		16.8%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	1,389.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	450.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	1,195.40

## Loan Payoff Schedule

Total Purchase Investment	87,249.00												
<b>Remaining Investment at Closing</b>	<b>81,705.60</b>												
<b>Sale to Buyer Price</b>	101,880.00												
<b>Down payment from buyer</b>	10,188.00												
		<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		7,522	7,108	6,660	6,175	5,650	5,081	4,464	3,797	3,074	2,291	1,444	525
Return of principal		4,984	5,397	5,845	6,331	6,856	7,425	8,041	8,709	9,432	10,214	11,062	11,980
Annual Payment from Buyer		<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>	<b>12,506</b>
Loan Principal Balance	96,277	91,293	85,895	80,050	73,719	66,863	59,438	51,397	42,688	33,257	23,042	11,980	0
Original Investment Balance	81,706	69,200	56,694	44,188	31,682	19,177	6,671	-	-	-	-	-	-

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

Purchase Cost		\$ 85,749.00
<b>Estimated Monthly Rent (Gross)</b>		<b>\$ 787.00</b>
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$ -236.10
Vacancy and Maintenance allowance	12%	\$ - 94.44
Net Monthly Income		\$ 456.46
<b>NOI (Annual)</b>		<b>\$ 5,477.52</b>
<b>NOI %</b>		<b>6.28%</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>36,508.57</b>
<b>Assumed Appreciation for the whole period (Not including CapEx) %</b>		<b>42.6%</b>

### IRR Calculation

Purchase		\$ (85,749.00)
Y1 NOI		\$ 5,477.52
Y2 NOI		\$ 5,477.52
Y3 NOI		\$ 5,477.52
Y4 NOI		\$ 5,477.52
Y5 NOI		\$ 5,477.52
Y6 NOI - Capital Expenditures		\$ -2,022.48
Y7 NOI		\$ 5,477.52
Y8 NOI		\$ 5,477.52
Y9 NOI		\$ 5,477.52
Y10 NOI		\$ 5,477.52
Y11 NOI		\$ 5,477.52
Y12 NOI + Sale		\$ 127,735.09

**IRR**

**7.91%**