



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

## DEAL # 0613

### BUYER PROFILE

- Husband/Wife + 3 children
- Household Monthly Income (Qualified): \$2,733
- Monthly Home Payment Amount  
Buyer Qualified for: **\$1,026.79 (PITI)**

### SOURCE OF INCOME

- Husband, employed as a Supervisor with a recycling company; 3 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 \$68,000**

**EST. REQUIRED AT CLOSING \$ 680**

**PROPERTY RESALE PRICE \$81,600  
(TO HOME BUYER)**

**BUYER DOWN PAYMENT (10%) \$8,160**

### CONTRACT/NOTE

**CONTRACT BALANCE PAYABLE \$77,112**

**EST. MONTHLY PAYMENT (PI) \$834.70**

**EST. NET MONTHLY CASH FLOW \$804.70**

**CONTRACT TERM 12 years**

### EQUITY/IRR

**EARNED EQUITY 16.3%  
(APPRECIATION AT CLOSING)**

**ESTIMATED ANNUAL IRR 11.01 %**

**DEAL # 0613**

PROPERTY ADDRESS: 1921 S DREXEL AVE, INDIANAPOLIS, IN 46203

SQRFT: 1,920    PRICE PER SQRFT: \$35.42

**Purchase (Initial Investment) Information**

Purchase Price Paid by Investor	\$	68,000.00
Purchase Closing Costs	\$	680.00
OwnEZ Investor Fee	\$	1,500.00
<b>Total All-In Investment (Upon Purchase)</b>	<b>\$</b>	<b>70,180.00</b>

**Sale to OwnEZ™ Home Buyer**

<b>Sale to Buyer Price (including Markup)</b>	20%	<b>\$ 81,600.00</b>
Est. Sale Closing Costs (added to Contract)		\$ 816.00
Down Payment Provided by Buyer	10%	\$ 8,160.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 2,856.00
<b>Net cash returned to investor at closing</b>		<b>\$ 4,488.00</b>
Loan Servicing Account Setup (One Time)		\$ 60.00
<b>Remaining Outstanding Investment at closing</b>		<b>\$ 65,752.00</b>
<b>Outstanding loan to Buyer (Contract Balance) After Closing</b>		<b>\$ 77,112</b>
Interest Rate		8%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)		\$ 834.70
Monthly Loan Servicing Fees		\$ 30.00
<b>Net Monthly Cash Flow</b>		<b>\$ 804.70</b>

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**DEAL # 0613***PROPERTY ADDRESS: 1921 S DREXEL AVE, INDIANAPOLIS, IN 46203**SQRFT: 1,920    PRICE PER SQRFT: \$35.42***Additional Information**

Earned Equity at Closing	\$	11,420.00
<b>Earned Equity % (Appreciation)</b>		16.3%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	372.00
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	450.00
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	903.20

## Loan Payoff Schedule

Total Purchase Investment	70,180.00												
<b>Remaining Investment at Closing</b>	<b>65,752.00</b>												
<b>Sale to Buyer Price</b>	81,600.00												
<b>Down payment from buyer</b>	8,160.00												
		<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		6,025	5,693	5,335	4,946	4,525	4,069	3,576	3,041	2,462	1,835	1,156	421
Return of principal		3,992	4,323	4,682	5,070	5,491	5,947	6,441	6,975	7,554	8,181	8,860	9,596
Annual Payment from Buyer		<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>	<b>10,016</b>
Loan Principal Balance	77,112	73,120	68,797	64,115	59,045	53,554	47,607	41,166	34,191	26,637	18,456	9,596	-
Original Investment Balance	65,752	55,736	45,719	35,703	25,686	15,670	5,654	-	-	-	-	-	-

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

Purchase Cost		\$	68,680.00
<b>Estimated Monthly Rent (Gross)</b>		<b>\$</b>	<b>725.00</b>
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-217.50
Vacancy and Maintenance allowance	12%	\$	- 87.00
Net Monthly Income		\$	420.50
<b>NOI (Annual)</b>		<b>\$</b>	<b>5,046.00</b>
<b>NOI %</b>			<b>11.21%</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>29,241.26</b>
<b>Assumed Appreciation for the whole period (Not including CapEx) %</b>			<b>42.6%</b>

### IRR Calculation

Purchase	\$	(68,680.00)
Y1 NOI	\$	5,046.00
Y2 NOI	\$	5,046.00
Y3 NOI	\$	5,046.00
Y4 NOI	\$	5,046.00
Y5 NOI	\$	5,046.00
Y6 NOI - Capital Expenditures	\$	-2,454.00
Y7 NOI	\$	5,046.00
Y8 NOI	\$	5,046.00
Y9 NOI	\$	5,046.00
Y10 NOI	\$	5,046.00
Y11 NOI	\$	5,046.00
Y12 NOI + Sale	\$	102,967.26

**IRR** **8.60%**