



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

## DEAL # 1667

### BUYER PROFILE

- Husband & Wife + Brother
- Monthly Household Income (Qualified): \$5,673.20
- Monthly Home Payment Amount (Qualified): \$1,204.87, PITI

### SOURCE OF INCOME

- Husband – self-employed construction worker/ painter
- Wife – warehouse worker at Walmart
- Brother – office worker

### TRANSACTION STATUS

Matched & 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 \$74,500

EST. CLOSING COSTS

AT PURCHASE \$ 745

PROPERTY RESALE PRICE \$89,400  
(TO HOME BUYER)

BUYER DOWN PAYMENT (10%) \$8,940

### CONTRACT/NOTE

CONTRACT BALANCE PAYABLE \$85,643.89

EST. MONTHLY PAYMENT (PI) \$974.17

EST. NET MONTHLY CASH FLOW \$924.17

CONTRACT TERM 12 years

### EQUITY/IRR

EARNED EQUITY 16.5%  
(APPRECIATION AT CLOSING)

ESTIMATED ANNUAL IRR 11.16 %

**DEAL # 1667**

PROPERTY ADDRESS: 7931 E 50TH ST., INDIANAPOLIS, IN 46226

SQRFT: 988 PRICE PER SQRFT: \$75.40

**Purchase (Initial Investment) Information**

Purchase Price Paid by Investor	\$	74,500.00
Purchase Closing Costs	\$	745.00
OwnEZ Investor Fee	\$	1,500.00
<b>Total All-In Investment (Upon Purchase)</b>	<b>\$</b>	<b>76,745.00</b>

**Sale to OwnEZ™ Home Buyer**

<b>Sale to Buyer Price (including Markup)</b>	20%	<b>\$ 89,400.00</b>
Est. Sale Closing Costs (added to Contract)		\$ 2054.89
Down Payment Provided by Buyer	10%	\$ 8,940.00
OwnEZ Buyer Fees (added to Contract)	3.50%	\$ 3,129.00
Loan Servicing Account Setup (One Time)		\$ 70.00
<b>Remaining Outstanding Investment at closing</b>		<b>\$ 76,675.00</b>

<b>Outstanding loan to Buyer (Contract Balance) After Closing</b>	<b>\$</b>	<b>85,643.89</b>
Interest Rate		8.99%
Contract Term (Years)		12
Number of Payments		144
Monthly Cash Flow (Principal and Interest)	\$	974.17
Monthly Loan Servicing Fees	\$	50.00

<b>Net Monthly Cash Flow</b>	<b>\$</b>	<b>924.17</b>
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**DEAL # 1667***PROPERTY ADDRESS: 7931 E 50TH ST., INDIANAPOLIS, IN 46226**SQRFT: 988    PRICE PER SQRFT: \$75.40***Additional Information**

Earned Equity at Closing	\$	12,655.00
<b>Earned Equity % (Appreciation)</b>		16.5%
Est. Annual Tax (Paid by Buyer via loan servicing escrow)	\$	1,623.96
Est. Annual Insurance (Paid by Buyer via loan servicing escrow)	\$	787.89
Monthly cash flow, incl. Tax and Insurance (PITI)	\$	1,175.16



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

Purchase Cost		\$	75,245.00
<b>Estimated Monthly Rent (Gross)</b>		<b>\$</b>	<b>800.00</b>
Expenses (incl. Property Management, Insurance, Taxes)	30%	\$	-240.00
Vacancy and Maintenance allowance	12%	\$	-96.00
Net Monthly Income		\$	464.00
<b>NOI (Annual)</b>		<b>\$</b>	<b>5,568.00</b>
<b>NOI %</b>			<b>7.26%</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>32,036.38</b>
<b>Assumed Appreciation for the whole period (Not including CapEx) %</b>			<b>42.6%</b>

### IRR Calculation

Purchase	\$	(75,245.00)
Y1 NOI	\$	5,568.00
Y2 NOI	\$	5,568.00
Y3 NOI	\$	5,568.00
Y4 NOI	\$	5,568.00
Y5 NOI	\$	5,568.00
Y6 NOI - Capital Expenditures	\$	-1,932.00
Y7 NOI	\$	5,568.00
Y8 NOI	\$	5,568.00
Y9 NOI	\$	5,568.00
Y10 NOI	\$	5,568.00
Y11 NOI	\$	5,568.00
Y12 NOI + Sale	\$	112,849.38

<b>IRR</b>	<b>8.72%</b>
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