



Be the Confident Investor

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### Property Information

Negotiated Price	133000
Down Payment	13300
Mortgage Amount	119700
Interest Rate(%)	6.67
Loan Term	30
Appreciation(%)	3
Rental Income	2000
Total Mortgage Pmt	\$770.01

### Expenses

Vacancy Rate	8 (%)	160
Maintenance	5 (%)	100
Utilities	5 (%)	100
Property Mgt	10 (%)	200
Other	10 (%)	200
Property Tax	1 (%)	110.83
Insurance	1 (%)	110.83
Total Expenses		\$981.66

### Cash Flow Analysis

Rental Income	2000
Total Mortgage Pmt	770.01
Total Expenses	981.66
Monthly Cash Flow	\$248.31

### Comments

November 2008

Areas for negotiation: Reduce Asking Price.

Check HOA fees.