

SUMMARY

Analysis Type: Buying

Property Type: Retail

Address: 37 Union St S

Age of Property (Completion Year): 1900

Site Area: 6,486 sq ft

Gross Building Area: 6,486 sq ft

PROPERTY INCOME

Property Annual Income: \$162,150

Property Square Footage: 6,486

Property Vacancy: -

Property Additional Income: -

LOAN & DEBT ANALYSIS

Loan Amount: -

Down Payment: \$1,200,000

Interest Rate: -

Amortization Period: -

Monthly Payment: -

Annual Debt Service: -

Debt Coverage Ratio: -

PROPERTY EXPENSES

Gross Lease

Property Annual Expenses: \$35,566

CASH FLOW ASSUMPTIONS

Annual Income Growth Rate: 2 %

Annual Expense Growth Rate: 2 %

Cap Rate at Sale: 10.55 %

Cost of Sale: 2%

Number of Years: 5

PROPERTY VALUE & CAP RATE

Property Value / Sale Price: \$1,200,000

Property Cap Rate: 10.55%

5 YEAR CASH FLOW ANALYSIS

Potential Income: \$162,150

Vacancy Rate: -

Cash on Cash Return (Return on Equity): 10.55%

Income Analysis

37 Union St S

Report courtesy of FWD Coaching

| | Year 1 | Year 2 | Year 3 | Year 4 | Year 5 | Year 6 |
|---|-------------|-------------|-------------|-------------|-------------|-------------|
| Effective Gross Income -Growing @ 2%/yr -With a % Vacancy Rate): | \$162,150 | \$165,393 | \$168,701 | \$172,075 | \$175,517 | \$179,027 |
| Average Rent per Square Foot: | \$25.00 | \$25.50 | \$26.01 | \$26.53 | \$27.06 | \$27.60 |
| Less Expenses (Growing @ 2%/yr): | (\$ 35,566) | (\$ 36,277) | (\$ 37,003) | (\$ 37,743) | (\$ 38,498) | (\$ 39,268) |
| Net Operating Income (NOI): | \$ 126,584 | \$ 129,116 | \$ 131,698 | \$ 134,332 | \$ 137,019 | \$ 139,759 |
| Less Loan Payment 1st Mortgage | (\$) | (\$) | (\$) | (\$) | (\$) | (\$) |
| Net Cash Flow | \$ | \$ | \$ | \$ | \$ | \$ |
| Cash on Cash Return (Return on Equity): | % | % | % | % | % | % |
| Principal Reduction: | \$12,682 | \$13,735 | \$14,875 | \$16,109 | \$17,446 | \$18,894 |
| Cumulative Principal Reduction: | \$12,682 | \$26,417 | \$41,291 | \$57,400 | \$74,846 | \$93,741 |
| Cash Flow Plus Principal Reduction: | \$ | \$ | \$ | \$ | \$ | \$ |
| Total Return Before Taxes: | % | % | % | % | % | % |

IRR: -5.87%