



Turnkey Rental Proforma

Address:	321 S. 3rd St.
City, State Zip	Steelton, PA 17114

Bed	3
Bath	1
Sq. Ft.	1232

Key Metrics	
Debt to Credit Ratio	1.65
CAP Rate	7.6%
Gross Rent Multiplier	8.72
Cash on Cash RoR	12.1%
Equity Yield Rate	35.2%
Not Spendable RoR	10.7%

Income and Expenses		
Resale Price		\$124,995
Downpayment	20.0%	\$24,999
Loan Amount		\$99,996
Interest Rate		4%
Term (Years)		30
Monthly Payment		\$477
Owners Tax Bracket		30%
Cost Recovery (Years)		27.50
Land Value	10.0%	\$12,500
Closing Costs	4.6%	\$5,750

Projected First Year Operating Statement	Monthly	Yearly
Potential Rental Amount	\$1,195	\$14,340
Less: Vacancy Rate	5.0%	\$60
Potential Effective Gross Income	\$1,135	\$13,623

Less: Annual Operating Expenses	Yearly	
Property Taxes	\$1,431	
Insurance	\$425	
Water and Sewer	\$110	
Electric	\$0	
Trash	\$0	
Registration	\$25	
Business Privilege License	\$0	
Rental License Fee	\$40	
Replacement/Reserves	5.0%	\$717
Management	10.0%	\$1,434
Total Expenses	\$4,182	

Estimated Net Operating Income	\$9,441
Less: Debt Service	\$5,729
Cash Flow Before Taxes	\$3,712
Cash Flow Per Month	\$309

Add: Principal (Equity Build-up)	\$1,761
Taxable Income Before Cost Recovery	\$5,473
Less: Cost Recovery	\$4,091
Taxable Income	\$1,382

All financial information is deemed reliable but not guaranteed. Projections are estimated as variables may change.

Integrity First Property Group
 2500 Kingston Road. York PA 17402
www.paturnkeys.com