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## **Investment Report**

**Street # Name: Sample** 

**APN: Sample** 

Agent/Broker: <u>David De Vries, Broker's Lic. # 01893653</u>

Date: <u>Sample</u>

This report is an estimate of your investment. The 1000s2u representative enters in the property address, valuation or sales price, estimated rehabilitation costs, and loan details into the Finest Expert website at www.FinestExpert.com. The remaining fields are estimated by Finest Expert.

"FinestExpert.com integrates the latest investment inventory data with truly revolutionary financial analysis software to create a one-stop tool for making important investment decisions. The FE-Score™ provided for each property takes literally thousands of investment factors, analyzes and weighs each of them for relative importance, and produces a single number indicating projected investment quality. The higher the FE-Score, the better the opportunity. FinestExpert.com is not a real estate brokerage and does not list property, but instead derives all listing data from open sources." (selected quotes at www.FinestExpert.com)

Finest Expert provides comparable listings in the area to estimate the market sales value of the investment and provides comparable rents in the area to estimate income. Finest Expert compares the potential income if the property was rented minus vacancies and subtracts costs (mortgage, taxes, insurance, association dues, maintenance, and management expenses). This analysis determines a before and after tax annual cash flow to estimate your annual profit and/or loss on your investment assuming the investment is rented and not owner occupied. This information is used for speculative purposes only and cannot be relied upon. Profits and losses will vary for every investment due to a myriad of factors. Cash flow investments are generally worse in southern California compared to other areas of the country because of the higher demand.

PLEASE SEE ATTACHED INVESTMENT REPORT PROVIDED BY FINEST EXPERT (Pages 2-3)



Single Family House					FE-Score
		bath 2.5	-	apply cancel	228
Ask Price: \$499,900				Today	

Est Value: \$523,100 \$262/sf
Discount: 4.43%
Est Rent: \$2425/mo
Cash Flow: -\$859/mo
Cash/Cash Retum: -13.39%

 $- \times$ Annual Property Operating Data Investment Information Annual Property Operating Data Purchase Price 499900\$ \$499,900 Gross Scheduled Income 2425 /mo \$29,100 8 % -\$2,328 Vacancy 2.5 % Closing Costs \$12,497 Other Income 0 /mo \$0 Downpayment 10% \$49,990 Effective Scheduled Income \$26,772 Loan Amount \$449,910 Expenses Extra Loan Fees \$4,499 1% Taxes \$3,700 Property Rehab Costs 10000 \$ \$10,000 % Insurance \$1,150 \$76,986 Total Amount Invested Association Dues (HOA) 0 /mo \$0 **Financing Terms** % Maintenance \$2,995 Loan Interest Rate 4.25 % 10 % \$2,677 Management Annual Loan Payment 30 yrs -\$26,559 \$10,522 **Total Operating Expenses** Tax Situation **Net Operating Income** \$16,250 65 % \$324.935 Building Value Returns on Investment 28 % Tax bracket Before Tax (Year 1) Cash Flow Appreciation -\$10.309

1%

Appreciation rate

Effective Rate of Return

\$4,999

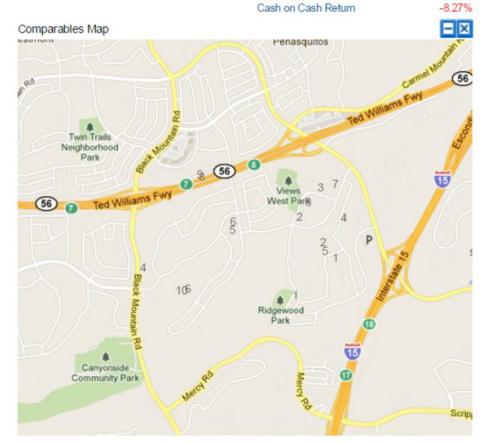
Cash on Cash Return

8.06% After Tax (Year 1)

Cash Flow

-13.39%

-\$6,375



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### **Assessed Property Value**

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# Map data ©2011 Google -

Act	tive Compa	arables - Estimated Value	\$523,100 (range: \$375,000 - \$675,000)	- x
#		Type/beds/bath/sqft	Address	Last s
1	\$579,000	SFH 4 br/2.5 ba 2,281 sqft	12688 Mengibar Ave, San Diego CA, 92129	9/9/2
2	\$479,900	SFH 4 br/ 1,997 sqft	12767 Lane Tortola, San Diego CA, 92129	9/9/2
3	\$598,500	SFH 4 br/3 ba 2,292 sqft	12830 Calle DE Las Rosas, San Diego CA, 92129	9/9/2
4	\$499,900	SFH 4 br/3 ba 2,266 sqft	12837 Cijon St, San Diego CA, 92129	7/27/2
5	\$645,000	SFH 4 br/ 2,337 sqft	12741 Kestrel St, San Diego CA, 92129	8/24/2
6	\$635,000	SFH 4 br/3 ba 2,457 sqft	12765 Kestrel St, San Diego CA, 92129	9/9/2
7	\$375,000	SFH 4 br/2 ba 1,188 sqft	12979 Calle DE Las Rosas, San Diego CA, 92129	7/27/2
8	\$454,900	SFH 4 br/2.5 ba 1,876 sqft	9528 Pipilo St, San Diego CA, 92129	8/21/2
9	\$488,000	SFH 4 br/3 ba 1,979 sqft	9504 Pipilo St, San Diego CA, 92129	9/9/2
10	\$675,000	SFH 4 br/3 ba 2,457 sqft	12478 Kestrel St, San Diego CA, 92129	9/9/2

Pric	Price vs Inventory SFH 4Bd in 92129  Listings Thousand Dollars					
E0E	Listings — Thou	-187				
605 -		-177				
600 -	1	-167				
595	M /\	-157				
E 590	<i>//</i> / / /	-147				
595 - Du 590 -	~ \ / \	-137				
580 -	V	-127				
575 -		-117				
570	source FinestExpet.com	107				
10/01/1	0 02/01/11	05/01/11				

Rent Comparables - Estimated Rent \$2,425 (range: \$2,300 - \$2,700)							
#	Rent	Type/beds/bath/sqft	Address	Last seen			
1	\$2,395	SFH 4 br/2.5 ba 2,100 sqft	9557 Paseo Montril, San Diego CA, 92129	7/19/2011			
2	\$2,450	SFH 4 br/2.5 ba	12754 Benavente Way, San Diego CA, 92129	6/13/2011			
3	\$2,300	SFH 4 br/2 ba	12939 Via Del Valedor, San Diego CA, 92129	9/9/2011			
4	\$2,700	SFH 4 br/3 ba 2,351 sqft	9218 Adolphia, San Diego CA, 92129	7/19/2011			
5	\$2,400	SFH 4 br/2.5 ba 2,200 sqft	Benavente Way, San Diego CA, 92129	6/16/2011			
6	\$2,525	SFH 4 br/2.5 ba 2,137 sqft	Kestrel St & Parus Point, San Diego CA, 92129	6/16/2011			

