



Sanwela

1627 Sanwela dr
Indianapolis, IN 46260

Presented by:

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Cash Flow Links

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CASHFLOW LINKS

Overview

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Purchase Info

Square Feet	1,627
Initial Market Value	\$130,000
Purchase Price	\$120,000
Initial Cash Invested	\$31,500

Income Analysis

	Monthly	Annual
Net Operating Income	\$776	\$9,311
Cash Flow	\$293	\$3,514

Financial Metrics

Cap Rate (Purchase Price)	7.8%
Cash on Cash Return (Year 1)	11.2%
Internal Rate of Return (Year 10)	14.6%
Sale Price (Year 10)	\$130,000



Turn key property in solid B neighborhood. All new mechanicals and roof.



Purchase Analysis

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Purchase Info	
Initial Market Value	\$130,000
Purchase Price	\$120,000
- First Mortgage	-\$90,000
- Second Mortgage	-\$0
= Downpayment	\$30,000
+ Buying Costs	\$1,500
+ Initial Improvements	\$0
= Initial Cash Invested	\$31,500
Square Feet	1,627
Cost per Square Foot	\$74
Monthly Rent per Square Foot	\$0.68

Mortgages	First	Second
Loan-To-Cost Ratio	75%	0%
Loan-To-Value Ratio	69.23%	0%
Loan Amount	\$90,000	\$0
Loan Type	Amortizing	
Term	30 Years	
Interest Rate	5%	
Payment	\$483.14	\$0.00

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	9.1
Operating Expense Ratio	25.7%
Debt Coverage Ratio	1.61
Cap Rate (Purchase Price)	7.8%
Cash on Cash Return	11.2%

Assumptions	
Appreciation Rate	0.0%
Vacancy Rate	5.0%
Income Inflation Rate	0.0%
Expense Inflation Rate	0.0%
LTV for Refinance	70.0%
Selling Costs	\$3,900

Income	Monthly	Annual
Gross Rent	\$1,100	\$13,200
Vacancy Loss	-\$55	-\$660
Operating Income	\$1,045	\$12,540

Expenses (% of Income)	Monthly	Annual
Insurance (6%)	-\$67	-\$800
Management Fees (9%)	-\$94	-\$1,129
Taxes (6%)	-\$67	-\$800
Maintenance (4%)	-\$42	-\$500
Operating Expenses (26%)	-\$269	-\$3,229

Net Performance	Monthly	Annual
Net Operating Income	\$776	\$9,311
- Mortgage Payments	-\$483	-\$5,798
- Year 1 Improvements	-\$0	-\$0
= Cash Flow	\$293	\$3,514

Buy and Hold Projection

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Income	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Gross Rent	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200
Vacancy Loss	-\$660	-\$660	-\$660	-\$660	-\$660	-\$660	-\$660
Operating Income	\$12,540	\$12,540	\$12,540	\$12,540	\$12,540	\$12,540	\$12,540

Expenses	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Insurance	-\$800	-\$800	-\$800	-\$800	-\$800	-\$800	-\$800
Management Fees	-\$1,129	-\$1,129	-\$1,129	-\$1,129	-\$1,129	-\$1,129	-\$1,129
Taxes	-\$800	-\$800	-\$800	-\$800	-\$800	-\$800	-\$800
Maintenance	-\$500	-\$500	-\$500	-\$500	-\$500	-\$500	-\$500
Operating Expenses	-\$3,229	-\$3,229	-\$3,229	-\$3,229	-\$3,229	-\$3,229	-\$3,229

Income Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Net Operating Income	\$9,311	\$9,311	\$9,311	\$9,311	\$9,311	\$9,311	\$9,311
- Mortgage Payments	-\$5,798	-\$5,798	-\$5,798	-\$5,798	-\$5,798	-\$5,798	-\$5,798
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
= Cash Flow	\$3,514	\$3,514	\$3,514	\$3,514	\$3,514	\$3,514	\$3,514
Cap Rate (Purchase Price)	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%	7.8%
Cap Rate (Market Value)	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%	7.2%
Cash on Cash Return	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%	11.2%
Return on Equity	8.5%	8.2%	8.0%	7.7%	7.4%	6.2%	5.1%

Loan Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Market Value	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000	\$130,000
- Loan Balance	-\$88,672	-\$87,276	-\$85,809	-\$84,267	-\$82,646	-\$73,208	-\$61,095
= Equity	\$41,328	\$42,724	\$44,191	\$45,733	\$47,354	\$56,792	\$68,905
Loan-to-Value Ratio	68.2%	67.1%	66.0%	64.8%	63.6%	56.3%	47.0%
Potential Cash-Out Refi	\$2,328	\$3,724	\$5,191	\$6,733	\$8,354	\$17,792	\$29,905

Sale Analysis	Year 1	Year 2	Year 3	Year 4	Year 5	Year 10	Year 15
Equity	\$41,328	\$42,724	\$44,191	\$45,733	\$47,354	\$56,792	\$68,905
- Selling Costs	-\$3,900	-\$3,900	-\$3,900	-\$3,900	-\$3,900	-\$3,900	-\$3,900
= Proceeds After Sale	\$37,428	\$38,824	\$40,291	\$41,833	\$43,454	\$52,892	\$65,005
+ Cumulative Cash Flow	\$3,514	\$7,027	\$10,541	\$14,055	\$17,569	\$35,137	\$52,706
- Initial Cash Invested	-\$31,500	-\$31,500	-\$31,500	-\$31,500	-\$31,500	-\$31,500	-\$31,500
= Net Profit	\$9,442	\$14,351	\$19,332	\$24,388	\$29,523	\$56,529	\$86,210
Internal Rate of Return	30.0%	21.6%	18.9%	17.5%	16.6%	14.6%	13.7%
Return on Investment	30%	46%	61%	77%	94%	179%	274%

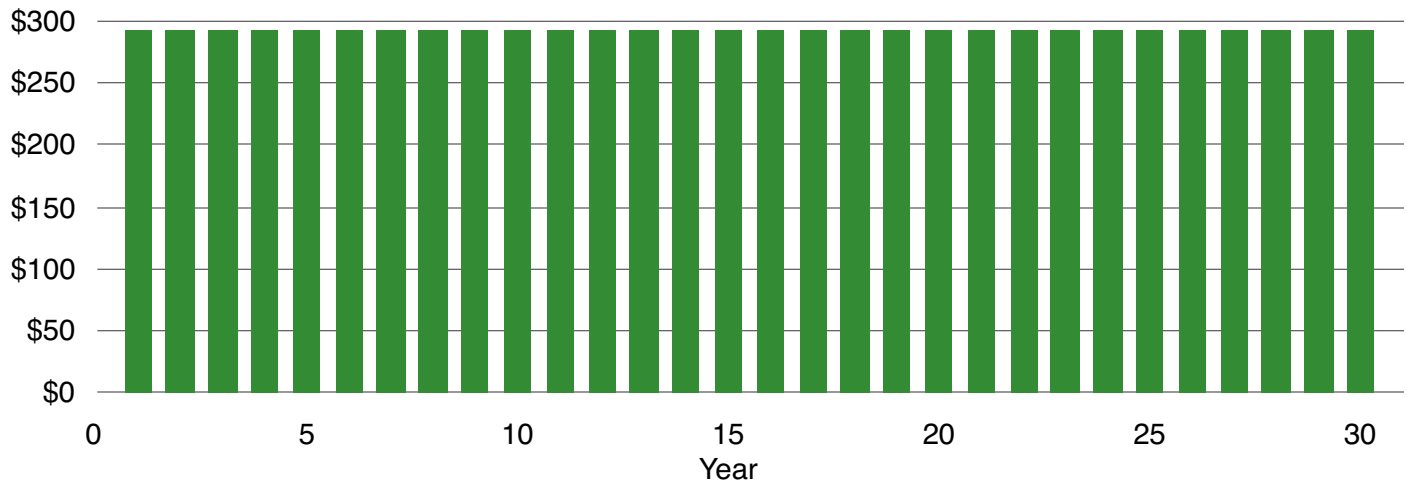
Graphs

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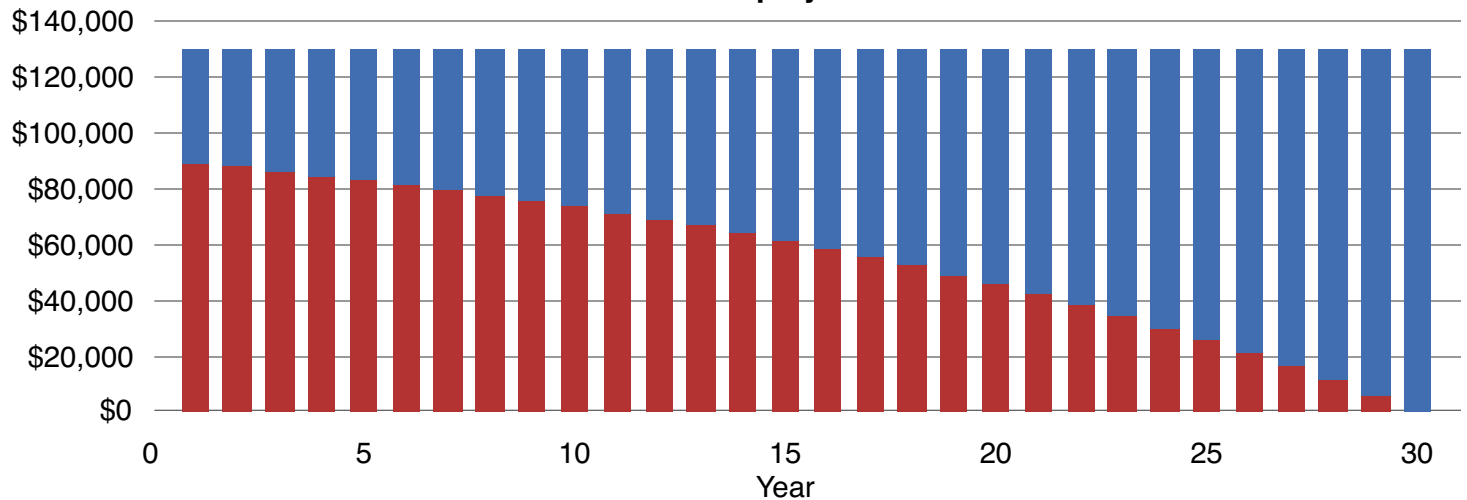


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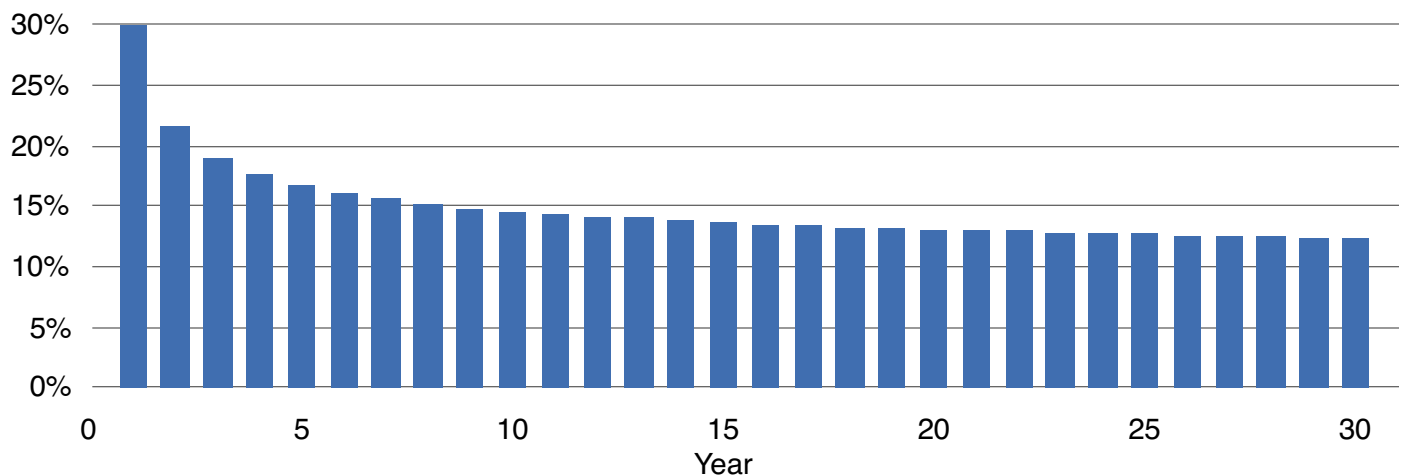
Monthly Cash Flow



Loan Balance + Equity = Market Value



Internal Rate of Return (IRR)

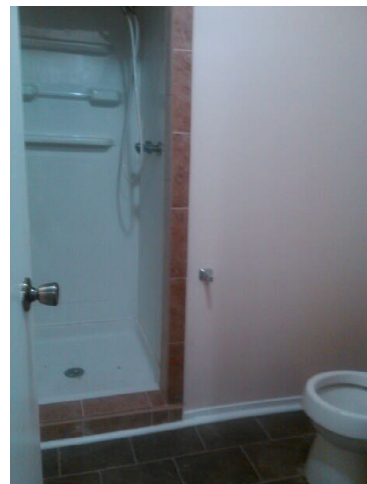


Photos

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