

## CASH FLOW STATEMENT REPORT

### INCOME and EXPENSE STATEMENT

Property Address:		123 Abc St,			
Gross Income:	Commercial:	Number of Unit	Avg per Unit		
		1	US\$0.00	US\$	- 0
	Residential: Rental	Number of Unit	Avg per Unit		
		3	US\$1,049	US\$	37,764
	Laundry Services	3	US\$0	US\$	- 0
Sub-Total Gross Income:				US\$	37,764
Less :	Vacancy / Bad Debt - Commercial	5.00%		US\$	- 0
	Vacancy / Bad Debt - Residential	15.00%		US\$	(5,665)
<b>EFFECTIVE GROSS INCOME</b>				US\$	32,099
					100.0%

Operating Expenses:		% of Revenue	Yearly Total	Per Unit/Month		
Taxes		6.8%	US\$ 2,178	US\$ 60.50		
Insurance		5.6%	US\$ 1,800	US\$ 50.00		
Water / Sewer		3.7%	US\$ 1,200	US\$ 33.33		
Electricity		0.6%	US\$ 200	US\$ 5.56		
Gas		0.0%	US\$ -	US\$ -		
Lawn / Snow / Garbage		2.5%	US\$ 800	US\$ 22.22		
		0.0%	US\$ -	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Other		0.0%	US\$ - 0	US\$ -		
Sub-Total		19.2%	US\$ 6,178	US\$ 171.61		
Maintenance		5.0%	US\$ 1,605	US\$ 44.58		
Management		10.0%	US\$ 3,210	US\$ 89.17		
Sub-Total		15.0%	US\$ 4,815	US\$ 133.75		
Total Operating Expenses				US\$	10,993	34.2%
<b>NET OPERATING INCOME</b>				US\$	21,106	65.8%

### FINANCING OVERVIEW

Asking Price:	US\$ 294,000								
Gross - Purchase Price:	US\$ 294,000								
Abatment:	US\$ - 0								
Purchase Price:	US\$ 294,000		Price per unit:	US\$ 98,000		Number Unit:	3		
Estimated Property Value: <small>[Based on a CapRate of 10%]</small>	US\$ 211,065								
Debt Service	%	Mortgage Amount	Term <small>(Month)</small>	Amortization Period <small>(Year)</small>	Interest Rate	Monthly Payment	TOTAL	%	
First Mortgage	80.0%	US\$ 235,200	5	30	3.39	US\$ 1,038.68	US\$ 12,464		
Second Mortgage		US\$ - 0				US\$ -	US\$ - 0		
TOTAL	80.0%	US\$ 235,200				US\$ 1,039	US\$ 12,464	38.8%	
PROMISSORY NOTE		US\$ - 0			0.00	US\$ - 0	US\$ - 0	0.0%	
CMHC	0.0%	US\$ - 0		30	3.39	US\$ -	US\$ - 0	0.0%	
<b>Coverage Ratio</b>									
		<b>Net Operating Income</b>		=	US\$ 21,106	=	1.69		
		<b>DebtService</b>			US\$ 12,464				
<b>PROFIT / (LOSS)</b>								US\$ 8,642	26.9%
<small>EBITDA - Earning Before Interest Tax Depreciation and Amortization</small>									

### CASH REQUIREMENTS

<b>Total Downpayment:</b>		US\$ 58,800	<b>Closing / Acquisition Costs - Details</b>			
	<b>1st Deposit:</b>	US\$ 1,000	<b>Lender's Fee (1st)</b>	US\$ 2,352	0.8%	
	<b>2nd Deposit:</b>		<b>CMHC Fee (1st)</b>	US\$ - 0	0.0%	
	<b>Abatment:</b>	US\$ - 0	<b>Lender's Fee (2nd)</b>	US\$ - 0	0.0%	
	<b>Discount on Closing:</b>	US\$ - 0	<b>Legal Fee Lender (2nd)</b>	US\$ - 0	0.0%	
	<b>Cash Back:</b>	US\$ - 0	<b>Mortgage Broker Application</b>	US\$ - 0	0.0%	
	<b>Promissory Note:</b>	US\$ - 0	<b>Mortgage Broker's Fee</b>	US\$ 2,352	0.8%	
	<b>Balance on Closing:</b>	US\$ 57,800	<b>Appraisal</b>	US\$ 400	0.1%	
	<b>Cash Down Required:</b>	US\$ 58,800	<b>Building Inspection</b>	US\$ 600	0.2%	
			<b>Environmental Phase 1</b>	US\$ - 0	0.0%	
			<b>Environmental Phase 2</b>	US\$ - 0	0.0%	
	<b>Closing / Acquisition Costs:</b>	US\$ 11,589	<b>Land Transfer Tax</b>	US\$ 2,885	1.0%	
	<b>Rents Pro-Rating:</b>	US\$ (2,374)	<b>Title Insurance</b>	US\$ 500	0.2%	
	<b>Deposit Last Month Rent:</b>	US\$ (2,675)	<b>Legal</b>	US\$ 1,000	0.3%	
		US\$ - 0	<b>Corporation</b>	US\$ 1,000	0.3%	
		US\$ - 0		US\$ - 0	0.0%	
		US\$ - 0	<b>Repairs</b>	US\$ - 0	0.0%	
		US\$ - 0		US\$ - 0	0.0%	
		US\$ - 0	<b>Assignment Fee</b>	US\$ - 0	0.0%	
	<b>Others:</b>	US\$ - 0	<b>Others</b>	US\$ 500	0.2%	
<b>TOTAL CASH INVESTED:</b>		US\$ 65,340	<b>TOTAL CLOSING / ACQUISITION COSTS</b>		US\$ 11,589	3.9%

### KEY SUCCESS INDICATORS

	Result	Indicator	Objective
<b>Cash-on-Cash Return:</b>	13.2%	Bad	Goal = 25% Minimum
<b>Avg Profit per Unit / Month:</b>	US\$240.07	Good	Goal = \$200 per Unit/ Month
<b>GRM:</b>	7.79	Bad	Goal = Less than 6.0
<b>Current CapRate:</b>	7.2%	Bad	Goal = Greater than 8
<b>Cost per Unit:</b>	US\$ 98,000	Bad	Goal = \$75,000 and less
<b>Coverage Ratio:</b>	1.69	Good	Goal = Greater than 1.20