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| | Standard Model Investment Comparisons | | | | |
| | (\$100,000 price, 20% discount, 20% downpayment, 5% annual appreciation of value and rent, initial rent at .8% of value, expenses/vacancy at 40% of rental income, 30 year loan with interest rate of 7.43%) | | | | |
| | | Performance in the 10th Year | | | |
| | | Annual Cash Flow | Change | ROI | % Change |
| | 1. Standard Model | \$3,602 | -- | 78.3% | -- |
| | 2. No Discount | \$2,269 | -\$1,333 | 57.4% | -20.9% |
| | 3. Lower Value Appreciation (2.5%) | \$3,602 | \$0 | 49.3% | -29.0% |
| | 4. Higher Value Appreciation (7.5%) | \$3,602 | \$0 | 119.7% | 41.4% |
| | 5. Lower Rent Appreciation (2.5%) | \$1,860 | -\$1,742 | 67.4% | -10.9% |
| | 6. Higher Rent Appreciation (7.5%) | \$4,940 | \$1,338 | 83.8% | 5.5% |
| | 7. Reduced Expenses/Vacancy (30%) | \$5,092 | \$1,490 | 87.6% | 9.3% |
| | 8. Higher Rent (1% of MV) | \$5,836 | \$2,234 | 92.3% | 14.0% |
| | 9. Lower Interest (6.93%) | \$3,862 | \$260 | 80.3% | 2.0% |
| | 10. Higher Interest (7.93%) | \$3,337 | -\$265 | 76.3% | -2.0% |