Property Address	
654 Park ST Hartford CT	
# of Units	
6	

	PROFORMA
Sales Price	**$765,000**
Loan Amount	$573,750
Down Payment	$191,250
Interest Rate	6.40%
Loan to Value	75.00%
Term Mo.	300
Gross Income- Annual Figures	
Apartment Units	$84,000
Commercial	$48,000
Gross Income	$132,000
Vacancy Factor	
Residential 5%	$4,200
Commercial 10%	$4,800
Total	$9,000
Effective gross Income	$123,000
Expenses - Annual Figures	
R/E Taxes	$20,067
Insurance Premium	$6,000
Maintenance (5% EGI)	$6,150
Management (5% EGI)	$6,150
Water/Sewer	$720
Electric	$1,000
H&HW	TPU
Trash	$1,200
Total Expenses	$41,287
Net Operating Income (NOI)	$81,713
Principle and Interest Pmt	$46,058.71
2nd Mtg Pmt (if applicable)	$0
Annual Mortgages Totals	$46,058.71
Debt Service Coverage Ratio	**1.77**
Monthly mortgage, tax & Ins	$3,838
Net annual income after mortgag	$35,654
Return on investment (ROI)	**18.6%**
Actual Cap Rate	
PRO-FORMA Cap Rate	**10.7%**

RESIDENTIAL	PEOFORMA
3 bed, 1 bath	**$1,750.00**
3 bed, 1 bath	$1,750.00
3 bed, 1 bath	$1,750.00
3 bed, 1 bath	$1,750.00
COMMERCIAL	
1A	$2,000.00
1B	$2,000.00
Monthly	**$11,000.00**
Yearly	$132,000.00