		Sale	s Price	\$	399,000	\$199,50	00 /unit
Property	15 Division Street	Loan Amount		\$:	299,250		
	Waterbury	Down Payment		\$	99,750		
		Inter	est Rate		6.75%		<u>Units</u>
# units	2	Loan	to Value		75.00%		1
Residential	2	Term	n Mo.		360		2
							Monthly
	Use Annual Figures	,	<u>Actual</u>	<u>Pı</u>	<u>roforma</u>		Yearly
	Gross Income						
	Apartment Units	\$	36,000		43,200		
	Garage	\$	-	\$	10,800		
	Gross Income	\$	36,000	\$	54,000		
	Vacancy and Credit loss Factor						
	5% Vacancy	\$	1,800	\$	2,160		<u>Units</u>
	10% Commercial	\$	-	\$	1,080		1
	Total	\$	1,800	\$	3,240		
	Effective gross Income	\$	34,200	\$	50,760		Monthly
							Yearly
	Expenses Annual Figures						
	R/E Taxes (Actual)	\$	3,472		3,472		
	Insurance Premium	\$	2,100	\$		Estimate	e
	Management 5% of EGI	\$ \$	1,710	\$			
	Maintenance 5% of EGI	\$	1,710	\$	2,538		
	Water and Sewer	\$	1,000	\$		Estimate	
	Common Electric	\$	360	\$		Estimate	9
	Total Expenses	\$	10,352	\$	11,648		
	Net Operating Income (NOI)	\$	23,848	\$	39,112		Sky Realty G
	Principal and Interest Pmt	\$	23,291	\$	23,291		this docume
	2nd Mtg Pmt (if applicable)	\$	-	\$	-		sources deer
	Total Principal and Interest	\$	23,291	\$	23,291		subject to er
							conditions. It
	Debt Service Coverage Ratio		1.02		1.68		accuracy of t
		_		_			assumptions
	Monthly mortgage payment	\$	1,941	\$	1,941		guarantee th
	Net income after mortgage	\$	557	\$	15,821		
	Return on investment (ROI)		0.6%		15.9%		

6.0%

9.8%

Cap rate

<u>Unit Type</u>	 <u>Actual</u>	<u>Proforma</u>		
4 Bed	\$ 1,500	\$	1,800	
4 Bed	\$ 1,500	\$	1,800	
	\$ 3 000	\$	3,600	
	\$ 36,000	-	43,200	

<u>Unit Type</u>	Actual Rent		<u>Proforma</u>		
6 Car Garage	\$	-	\$	900	
	\$	-	\$	900	
	\$	-	\$	10,800	

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