

Credit Investor Profitability worksheet

Arizona Seller Financing finds and pre-qualifies seller financing buyer
 This buyer selects the home they want to buy from any home for sale
 ASF then partners with investor to purchase this home and sell to buyer
 Buyer agrees to increase in purchase price, down payment & interest rate

ASF partners with Investor to Purchase the property and sell to buyer with seller financing

Investment Profit split	50%
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Investor qualifies for a mortgage to purchase the property (30 yr fixed)

Investor purchase price		\$	750,000.00
Investor required down payment	25%	\$	187,500.00
Loan from Bank (Leverage)		\$	562,500.00
Interest Rate			6.750%
Monthly PI payment on investment loan	0.00649	\$	3,648.38

required down payment from end buyer	\$165,000
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Sales Price to Seller Financing Buyer (+15% < \$300K; +10% => \$300K)			
Sale Price (To Buyer) at 10% -15% increase	110%	\$	825,000.00
Downpayment (buyers)	20%	\$	165,000.00
Seller Financing buyer loan amount		\$	660,000.00
Interest Rate (Buyer):			7.50%
Monthly (Buyer) 1st mortgage PI Payment	0.00699	\$	4,614.79

Monthly Cash Flow			
Buyer Monthly payment: 1st loan		\$	4,614.79
Investor PI monthly payment on investment loan		\$	3,648.38
Monthly Cash Flow		\$	966.41

Profit Analysis			
Profit at time of payoff: Based on 5 years until buyer pays off	60		
Buyer loan payoff - end of 5 years		\$	615,633.08
Investor first loan payoff - end of 5 years		\$	519,657.41
profit at time of payoff		\$	95,975.67
profit from cash flow		\$	57,984.66
minus net investor down payment at start of investment		\$	22,500.00
Cost to obtain financing (line 50 below)		\$	11,250.00
Combined 5 year profit		\$	120,210.33
Investor profit - combined, end of 5 years		\$	60,105.17

Down Payment Analysis			
initial investment: Down Payment		\$	187,500.00
Investor cost to obtain financing (estimated)	2%	\$	11,250.00
Buyer initial down payment		\$	165,000.00
Net funds invested		\$	33,750.00
Net funds invested by Credit Investor (split 50/50 with ASF)		\$	16,875.00

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