

Type of Offer:	(address)			(address)			1142 Sun Road	
Purchase	(description)			(description)			Dade City	
Purchase price (estimated)							435,000	
Downpayment %		-			-		20%	87,000
Amount financed	100%	-	-	100%	-	-	80%	348,000
Property Taxes	40	-	-	40	-	-	-	7,483.92
Prop. Ins., 1 yr, fire & liab (no flood)								2,725
Title insurance								1,000
Survey (ave \$500)								500
Appraisal (ave \$500)								500
Closing Fees		-			-			103,949
Closing Cost Credit from Seller								-
Commission for Sale								-
Cash to Close								(103,949)

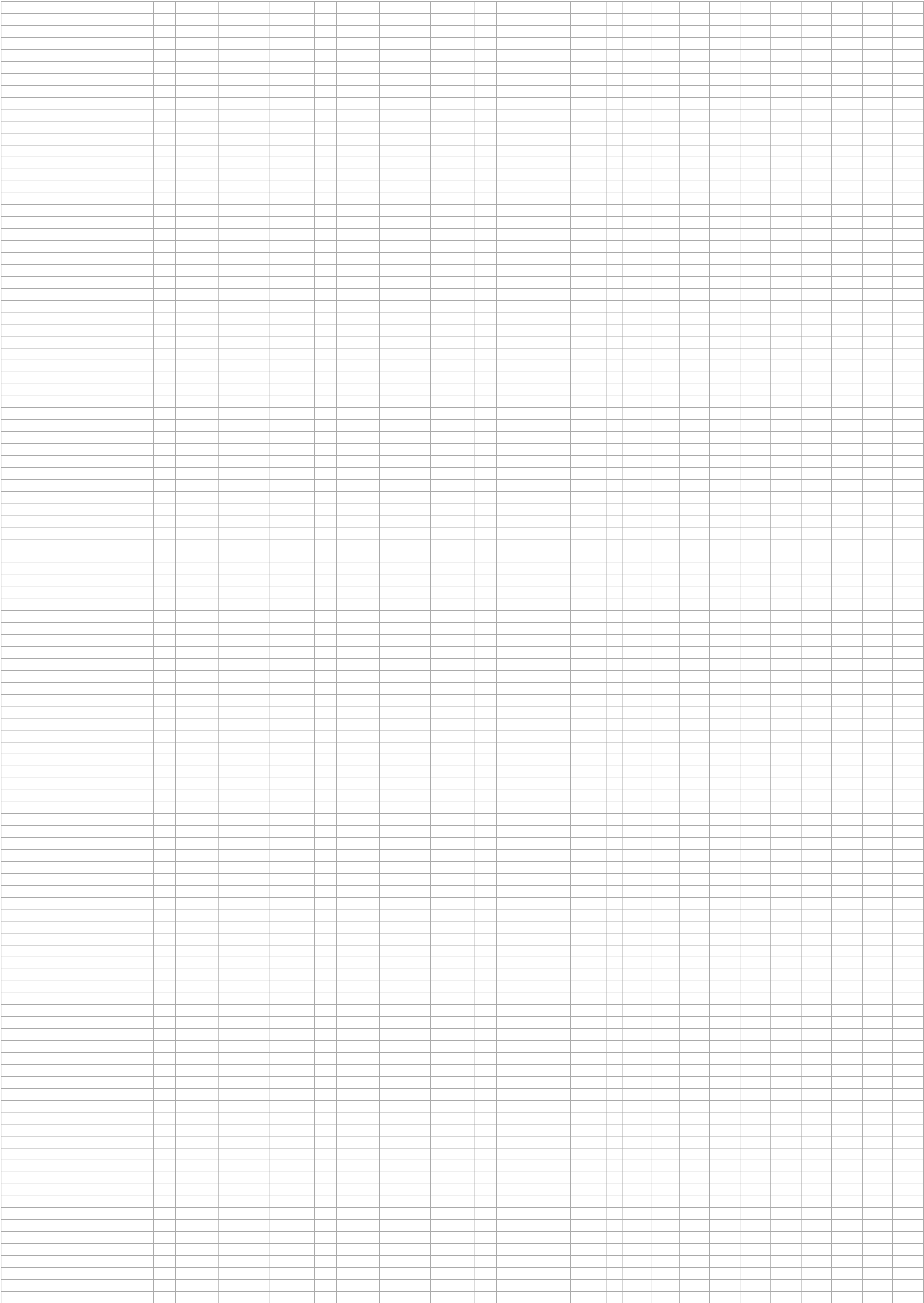
Group Home 2024 budget					Monthly				Monthly			Monthly
Gross potential rental income			12,000	1,000			12,000	1,000			561,541	46,795
Effective rental income (occupancy ratio)	90%	10,800	900		90%	10,800	900		100%	561,541	46,795	
Expenses:												
Payroll		-				-				172,784	14,399	
Administrative Expenses										7,200	600	
Personal Expenses										60,000	5,000	
Car Payment										8,160	680	
Fuel										1,200	100	
Auto Insurance										3,120	260	
Consumable/telephone										1,740	145	
Landscape service		-				-				1,800	150	
Mortgage										60,000	5,000	
Annual maintenance/repairs (condition)										3,000	250	
Furniture		-				-				61,000.00	5,083	
Electrical/Utilites		-				-				6,660.00	555	
Food										4,200	350	
Property Insurance										3,000	250	
Taxes		-				-				7,483.92	624	
Net Operating Income (NOI)		-	-			-	-			401,348	33,446	
			\$10,800.00	\$900.00			\$10,800.00	\$900.00			\$160,193.04	13,349.42

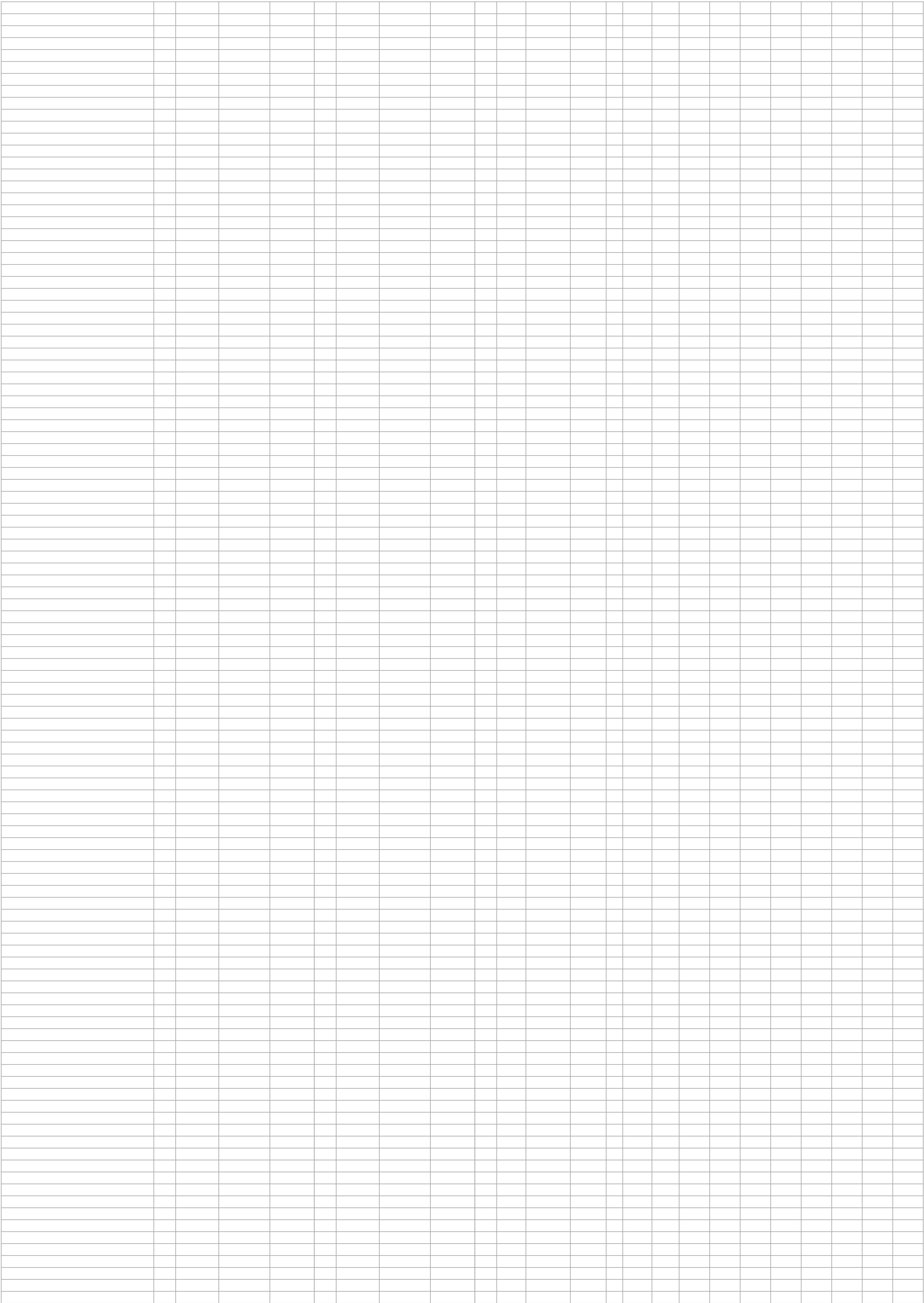
Debt service						Yearly			Monthly
Princ. & Int (30 yrs) (interest rate)						6.250%	25,712	2,143	PITI
Cash throw off after debt service		-	-		-	-	\$134,480.69	11,206.72	#REF!
		\$10,800.00	\$900.00		\$10,800.00	\$900.00			
Princ. & Int (20 yrs) (interest rate)						6.000%	29,918	2,493	
Cash throw off after debt service		-	-		-	-	\$130,274.88	10,856.24	#REF!
		\$0.00	\$0.00		\$0.00	\$0.00			
Princ. & Int (15 yrs) (interest rate)						5.850%	34,902	2,908	
Cash throw off after debt service		-	-		-	-	\$125,291.10	10,440.93	#REF!
		#REF!			#REF!				

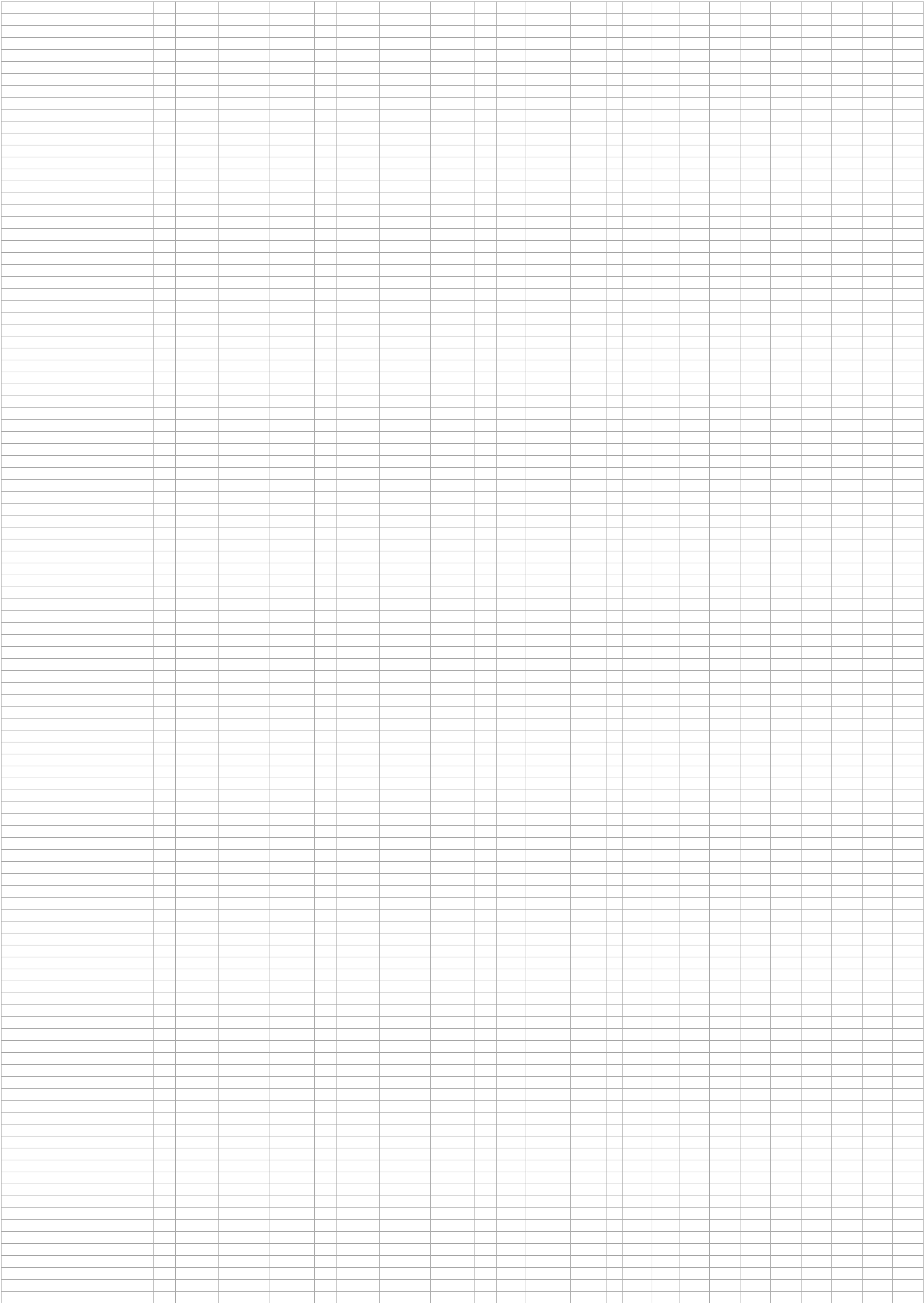
valuation once up and running the business will be wroth 1.5Million

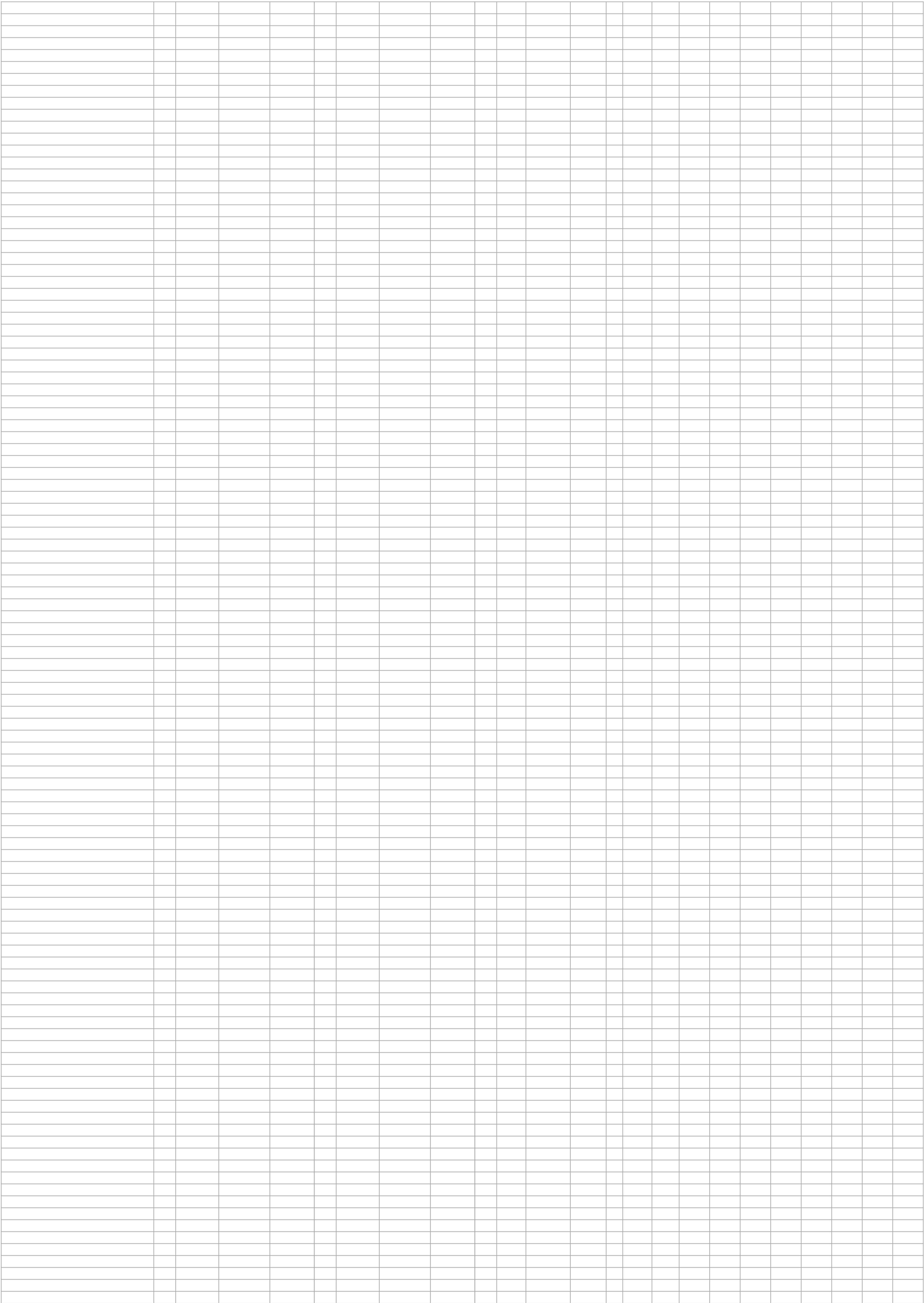
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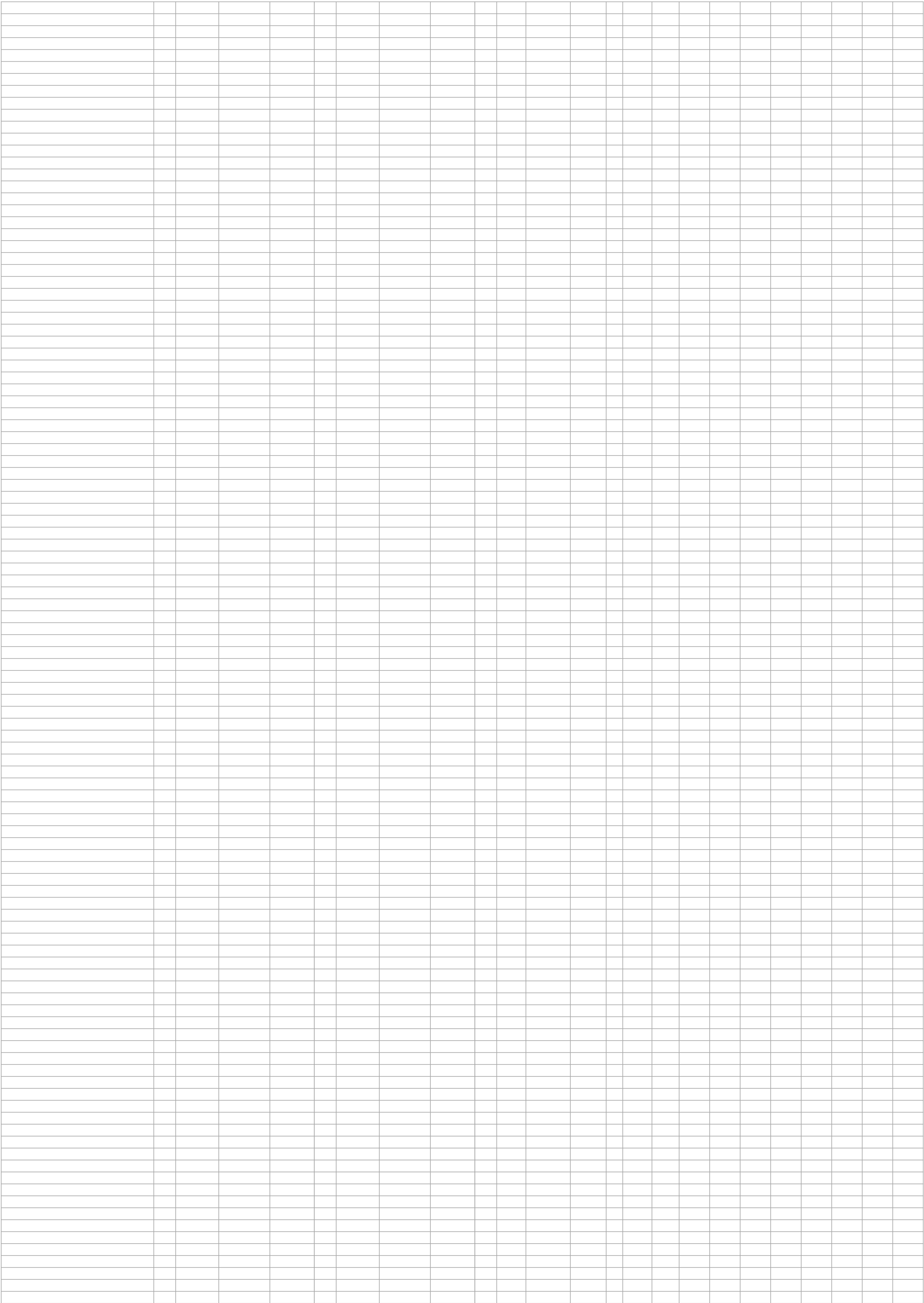
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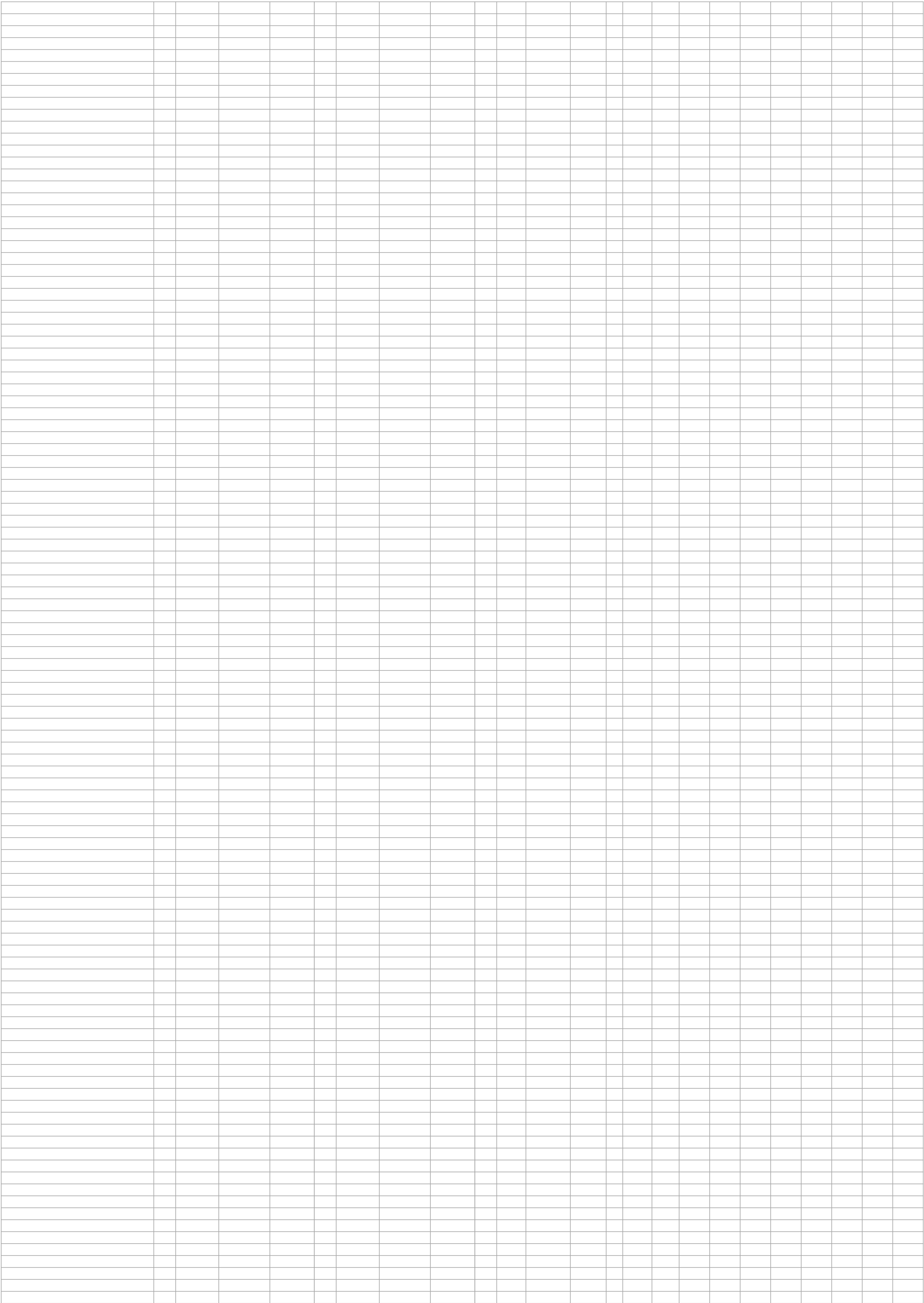


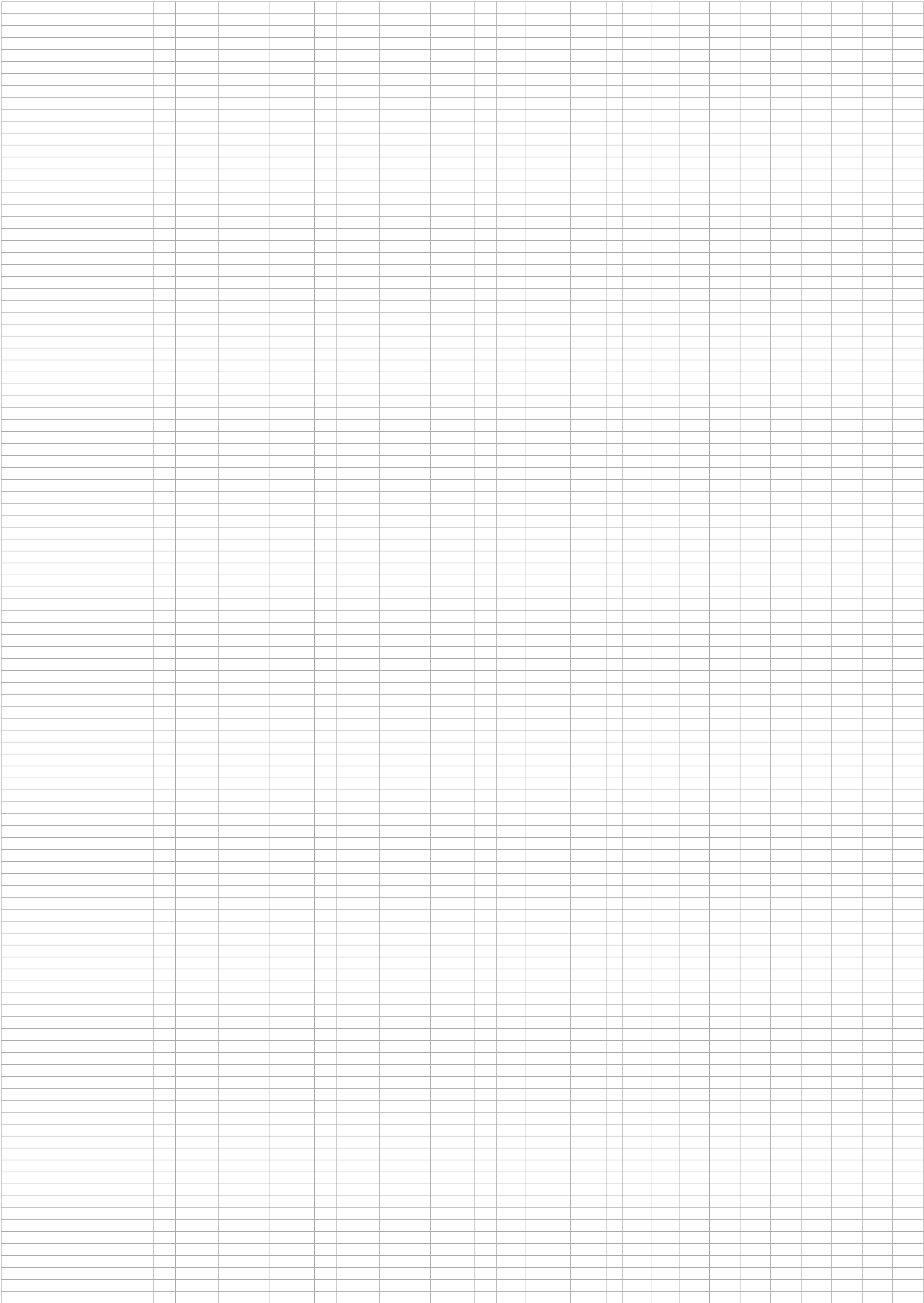


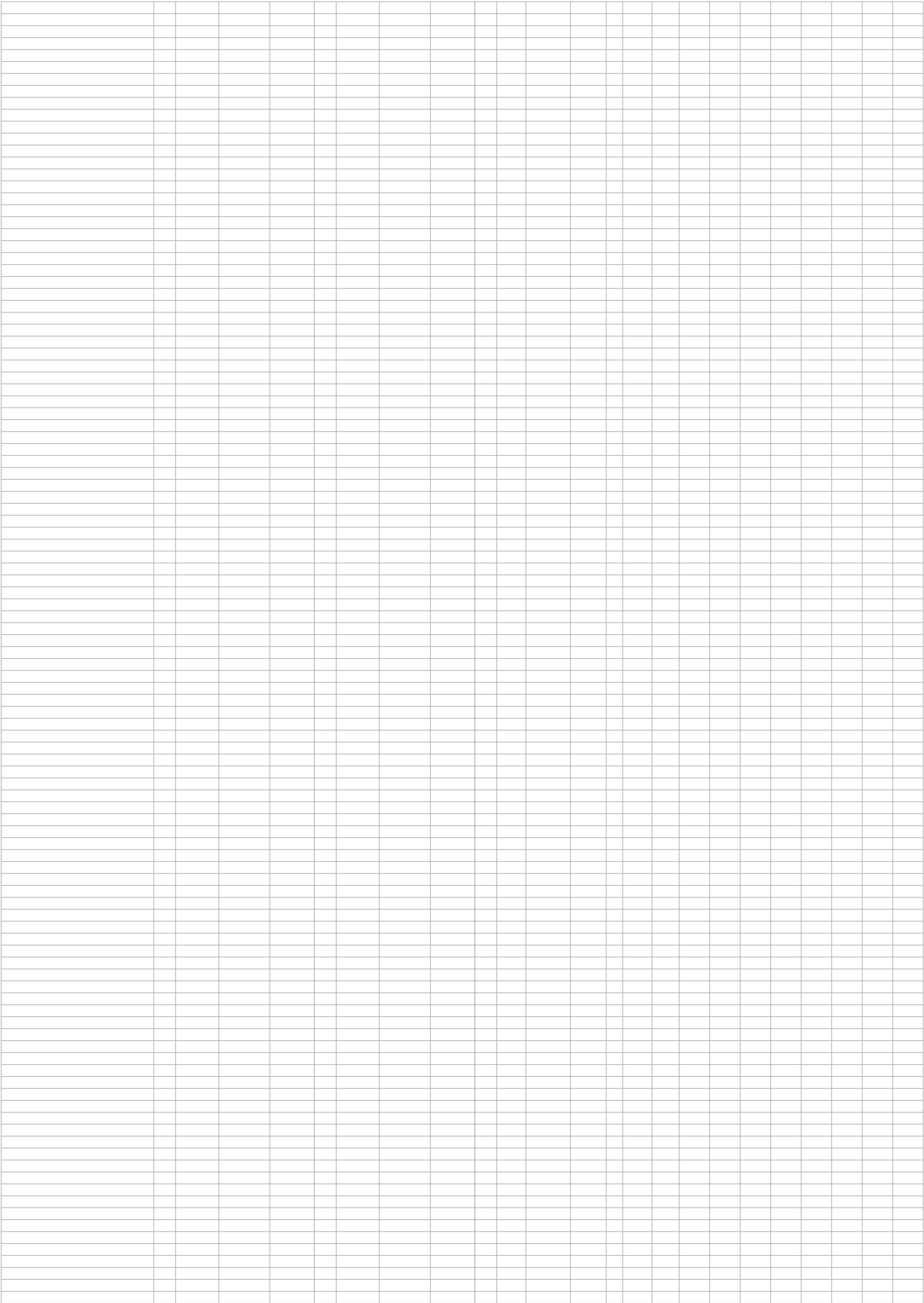












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Frontend Ratio				
1. Can not spend more than 33% of their gross income				
2. Conventional 23%				
Backend Ratio				
1. New buyers can not spend more than 41% of the				
Rental Tenants				
700 credit score with 4x rent income				
Mortgage Payments				
WHAT PERCENTAGE OF THE CONDO IS HOMEOWNERS				
Down Payment %				
Loan X % mortgaged				
PMI: LoanX.85/12				
Taxes				
HOA				
Meter for	Meter for tenants, meter for landlord, new			