

# Property Report

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## Episode 94 Example

7338 35th Ave N  
St Petersburg, FL 33710

Presented by:

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# Overview

## Episode 94 Example

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### Purchase Info

Square Feet	912
Purchase Price	\$90,000
Initial Cash Invested	\$50,300

### Income Analysis

	Monthly	Annual
Net Operating Income	\$695	\$8,334
Cash Flow	\$356	\$4,276

### Financial Metrics

Cap Rate (Purchase Price)	9.3%
Cash on Cash Return (Year 1)	8.5%
Internal Rate of Return (Year 10)	13.9%
Sale Price (Year 10)	\$146,601



# Purchase Analysis

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Purchase Info	
Purchase Price	\$90,000
- First Mortgage	-\$63,000
- Second Mortgage	-\$0
<b>= Downpayment</b>	<b>\$27,000</b>
+ Buying Costs	\$1,800
+ Initial Improvements	\$21,500
<b>= Initial Cash Invested</b>	<b>\$50,300</b>
Square Feet	912
Cost per Square Foot	\$99
Monthly Rent per Square Foot	\$1.45

Mortgages	First	Second
Loan-To-Cost Ratio	70%	0%
Loan-To-Value Ratio	70%	0%
Loan Amount	\$63,000	\$0
Loan Type	Amortizing	
Term	30 Years	
Interest Rate	5%	
<b>Payment</b>	<b>\$338.20</b>	<b>\$0.00</b>

Financial Metrics (Year 1)	
Annual Gross Rent Multiplier	5.7
Operating Expense Ratio	41.8%
Debt Coverage Ratio	2.05
Cap Rate (Purchase Price)	9.3%
<b>Cash on Cash Return</b>	<b>8.5%</b>

Assumptions	
Appreciation Rate	5.0%
Vacancy Rate	10.0%
Income Inflation Rate	3.0%
Expense Inflation Rate	3.0%
LTV for Refinance	70.0%
Selling Costs	\$6,300

Income	Monthly	Annual
Gross Rent	\$1,325	\$15,900
Vacancy Loss	-\$132	-\$1,590
<b>Operating Income</b>	<b>\$1,192</b>	<b>\$14,310</b>

Expenses (% of Income)	Monthly	Annual
Cleaning & Maintenance (10%)	-\$119	-\$1,431
Insurance (8%)	-\$96	-\$1,154
Management Fees (15%)	-\$179	-\$2,146
Taxes (9%)	-\$104	-\$1,244
<b>Operating Expenses (42%)</b>	<b>-\$498</b>	<b>-\$5,976</b>

Net Performance	Monthly	Annual
<b>Net Operating Income</b>	<b>\$695</b>	<b>\$8,334</b>
- Mortgage Payments	-\$338	-\$4,058
- Year 1 Improvements	-\$0	-\$0
<b>= Cash Flow</b>	<b>\$356</b>	<b>\$4,276</b>

# Buy and Hold Projection

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Income	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Gross Rent	\$15,900	\$16,377	\$16,868	\$17,896	\$20,746	\$27,881	\$37,469
Vacancy Loss	-\$1,590	-\$1,638	-\$1,687	-\$1,790	-\$2,075	-\$2,788	-\$3,747
<b>Operating Income</b>	<b>\$14,310</b>	<b>\$14,739</b>	<b>\$15,181</b>	<b>\$16,106</b>	<b>\$18,671</b>	<b>\$25,093</b>	<b>\$33,722</b>

Expenses	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Cleaning & Maintenance	-\$1,431	-\$1,474	-\$1,518	-\$1,611	-\$1,867	-\$2,509	-\$3,372
Insurance	-\$1,154	-\$1,189	-\$1,224	-\$1,299	-\$1,506	-\$2,024	-\$2,719
Management Fees	-\$2,146	-\$2,211	-\$2,277	-\$2,416	-\$2,801	-\$3,764	-\$5,058
Taxes	-\$1,244	-\$1,281	-\$1,320	-\$1,400	-\$1,623	-\$2,181	-\$2,932
<b>Operating Expenses</b>	<b>-\$5,976</b>	<b>-\$6,155</b>	<b>-\$6,339</b>	<b>-\$6,725</b>	<b>-\$7,797</b>	<b>-\$10,478</b>	<b>-\$14,082</b>

Income Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
<b>Net Operating Income</b>	<b>\$8,334</b>	<b>\$8,585</b>	<b>\$8,842</b>	<b>\$9,381</b>	<b>\$10,875</b>	<b>\$14,615</b>	<b>\$19,641</b>
- Mortgage Payments	-\$4,058	-\$4,058	-\$4,058	-\$4,058	-\$4,058	-\$4,058	-\$4,057
- Improvements	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0	-\$0
<b>= Cash Flow</b>	<b>\$4,276</b>	<b>\$4,526</b>	<b>\$4,784</b>	<b>\$5,322</b>	<b>\$6,816</b>	<b>\$10,556</b>	<b>\$15,584</b>
Cap Rate (Purchase Price)	9.3%	9.5%	9.8%	10.4%	12.1%	16.2%	21.8%
Cap Rate (Market Value)	8.8%	8.7%	8.5%	8.2%	7.4%	6.1%	5.0%
<b>Cash on Cash Return</b>	<b>8.5%</b>	<b>9.0%</b>	<b>9.5%</b>	<b>10.6%</b>	<b>13.6%</b>	<b>21.0%</b>	<b>31.0%</b>
Return on Equity	13.2%	11.9%	10.8%	9.3%	7.1%	5.1%	4.0%

Loan Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Market Value	\$94,500	\$99,225	\$104,186	\$114,865	\$146,601	\$238,797	\$388,975
- Loan Balance	-\$62,070	-\$61,093	-\$60,066	-\$57,852	-\$51,245	-\$31,885	-\$0
<b>= Equity</b>	<b>\$32,430</b>	<b>\$38,132</b>	<b>\$44,120</b>	<b>\$57,013</b>	<b>\$95,355</b>	<b>\$206,912</b>	<b>\$388,975</b>
Loan-to-Value Ratio	65.7%	61.6%	57.7%	50.4%	35.0%	13.4%	0.0%
Potential Cash-Out Refi	\$4,080	\$8,364	\$12,864	\$22,554	\$51,375	\$135,273	\$272,282

Sale Analysis	Year 1	Year 2	Year 3	Year 5	Year 10	Year 20	Year 30
Equity	\$32,430	\$38,132	\$44,120	\$57,013	\$95,355	\$206,912	\$388,975
- Selling Costs	-\$6,615	-\$6,946	-\$7,293	-\$8,041	-\$10,262	-\$16,716	-\$27,228
<b>= Proceeds After Sale</b>	<b>\$25,815</b>	<b>\$31,186</b>	<b>\$36,827</b>	<b>\$48,973</b>	<b>\$85,093</b>	<b>\$190,196</b>	<b>\$361,747</b>
+ Cumulative Cash Flow	\$4,276	\$8,802	\$13,586	\$23,957	\$54,962	\$142,783	\$274,767
- Initial Cash Invested	-\$50,300	-\$50,300	-\$50,300	-\$50,300	-\$50,300	-\$50,300	-\$50,300
<b>= Net Profit</b>	<b>-\$20,209</b>	<b>-\$10,312</b>	<b>\$113</b>	<b>\$22,630</b>	<b>\$89,755</b>	<b>\$282,679</b>	<b>\$586,214</b>
<b>Internal Rate of Return</b>	<b>N/A</b>	<b>-11.4%</b>	<b>0.1%</b>	<b>9.0%</b>	<b>13.9%</b>	<b>14.5%</b>	<b>14.1%</b>
Return on Investment	-40%	-21%	0%	45%	178%	562%	1,165%

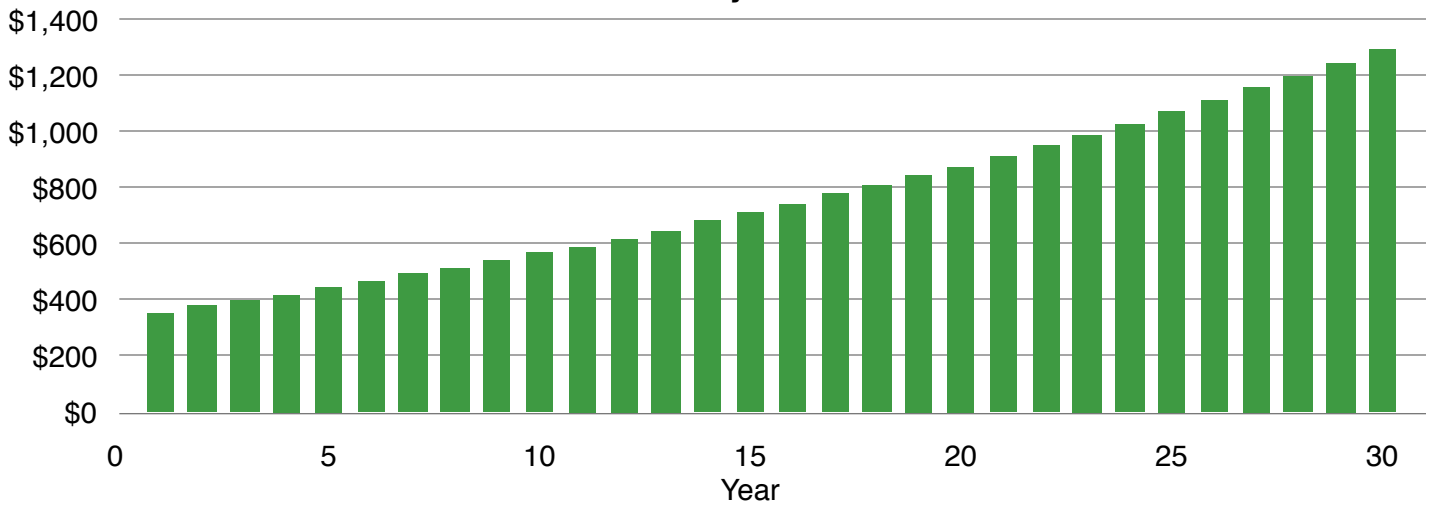
# Graphs

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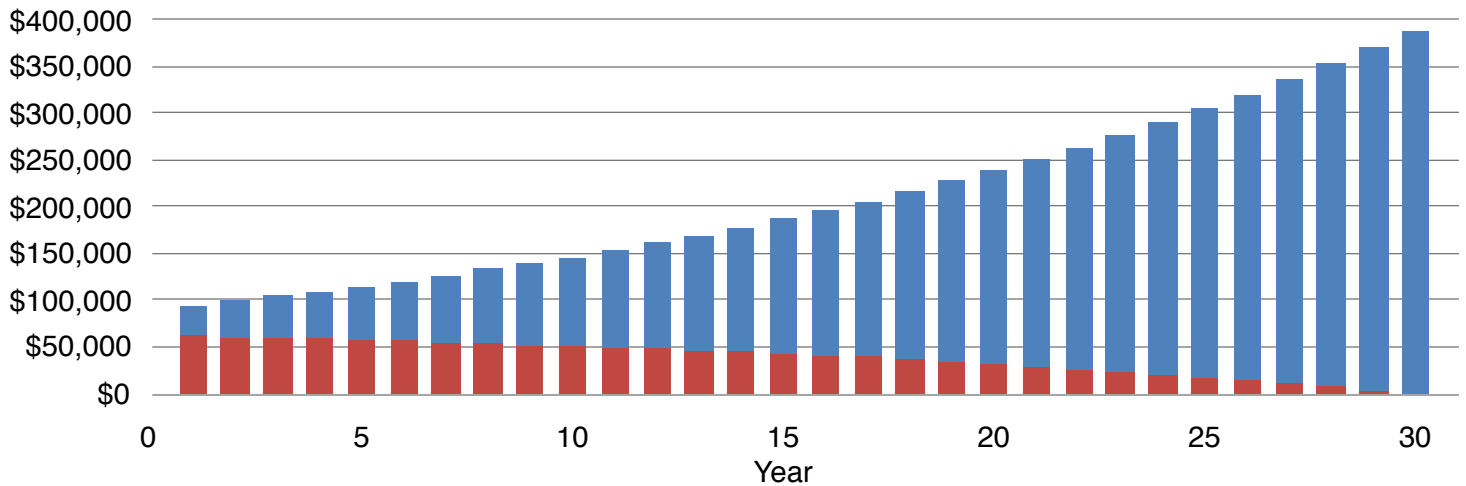


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## Monthly Cash Flow



**Loan Balance + Equity = Market Value**



## Internal Rate of Return (IRR)

