

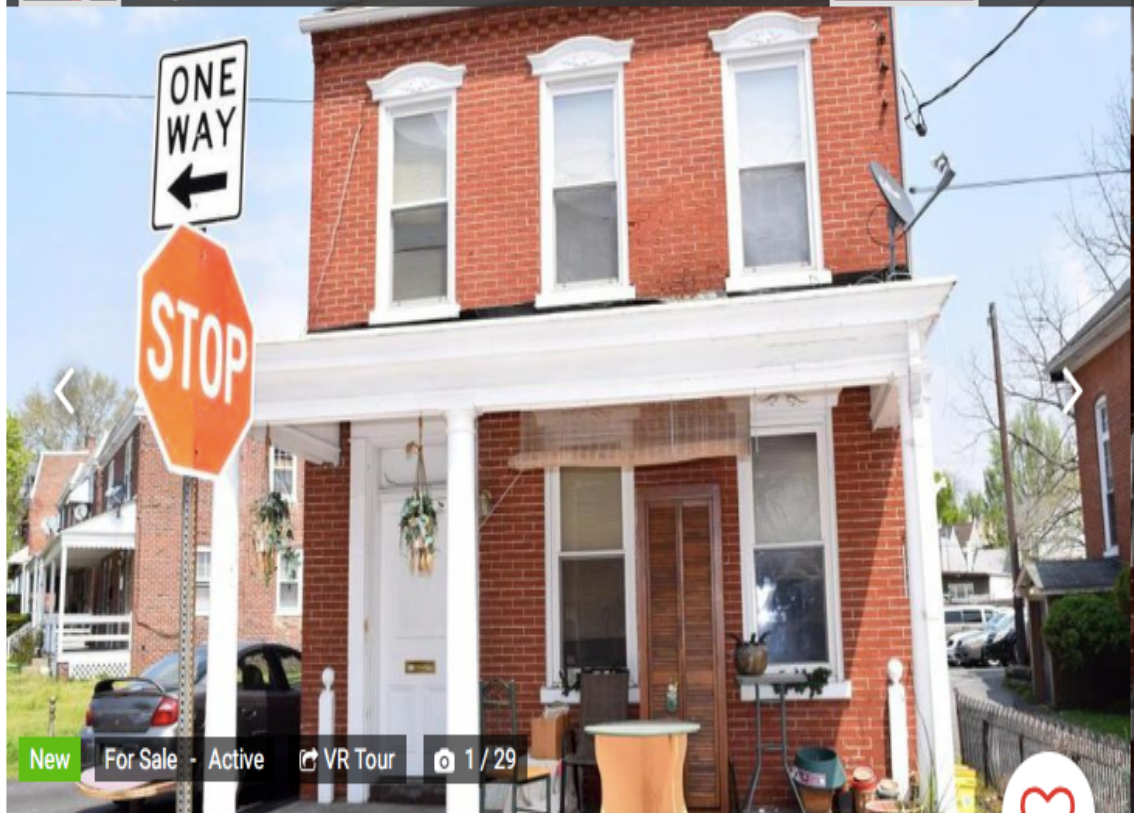


Presented by:
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"Going the Extra Mile"

**BERKSHIRE
HATHAWAY**
HomeServices
Homesale Realty

Brokered by:
Berkshire Hathawa
Good to Know



New

For Sale - Active

VR Tour

1 / 29

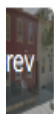
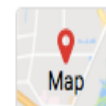


[Free Prequalification From Wells Fargo](#)

\$119,500 Est. Payment **\$484/mo**

47 Caroline St, Lancaster, PA 17603

3 beds 2 baths



Property Type	Multi-Family Home
Days on Realtor.com	5 days
Status	Active

Last Sold	\$89k in 2013
Year Built	1900

47 Caroline St. Lancaster 17603			Multi
<u>Buying Price</u>	2 bed	1 bath	<u>Asking Price</u>
\$ 115,000.00	Built in 1941	2 Units	\$ 119,500.00
Property Assessment		Price Difference or Discount	3.8%
Income		Cash Flow	
Unit 1	\$ 1,000.00	Total Monthly Income	\$ 1,700.00
Unit 2	\$ 700.00	Total Monthly Expenses	\$ 1,389.44
how much EXTRA for a + investment	0	Total Monthly CashFlow	\$ 310.56
Total Number of Units or Tenants		Yearly Cash Flow	\$ 3,726.69
<i>Similar Rents in Area (craigslist)</i>		Total Yearly Income	\$ 20,400.00
total	\$ 1,700.00	Total Yearly Expenses	\$ 16,673.31

Recently Sold Homes Nearby (similar features)	Median Days on Market	Median Sales Price	Median Listing
	48	\$ 155,000.00	\$ 165,000.00

MLS Financial Info (if available)

Gross Income

Net Operating

\$ -

Expenses Per Month			Cash on Cash Return	
	Taxes	\$ 291.67	Down Payment (25%)	\$ 28,750.00
	Insurance (\$1000/year)	\$ 83.33	Closing Costs (6%)	\$ 6,900.00
	Water/Sewage (avg)	\$ 33.33	Rehab Budget	\$ -
85 m^2 apt (number) \$150/mth	Garbage	\$ 33.33	Misc. Other	\$ -
	Electric		Total Investment	\$ 35,650.00
	Gas	\$ -	total	\$ 35,650.00
	HOA	\$ -	Annual Cash Flow	\$ 3,726.69
	Lawn/Snow	\$ -	(AnnCF) - 1x 50% Tnt Fee	#DIV/0!
Cap. Ex.	Vacancy (8%)	\$ 136.00		
	Repairs (10%)	\$ 170.00	Total Investment	\$ 35,650.00
	CapEx (roof, heater, etc.) 1000/yr.	\$ 83.33	Cash on Cash Return	10.454%
	Property Management (6%)	\$ 102.00		
	Mortgage	\$ 456.44		
	Operating Expense per year	\$ 1,800.00		
	TOT Expenses/mth (tax. + CapEx)	\$ 1,389.44		

Property Taxes		County:	Lancaster
House Assessment Price		PT/Year	PT/Month
\$ 76,200.00		\$ -	\$ -
\$ 76,200.00		\$ 2,638.00	\$ 219.83

Taxes?
\$ 3,500.00
\$ 291.67

Rough Mortgage Payments (pre approved at 4.875%)				
Cost of House+Rehab	Down Payment	Loan Amount	Cost/Month	
\$ 115,000.00	\$ 28,750.00	\$ 86,250.00	\$ 436.53	
Principal	Loan Term (years)	Annual Interest Rate	Payments Per Year	Payment
\$ 86,250.00	30	4.875%	12	\$456.44

Savings Per Year for Unforeseen Expenses (vacancy, reparis, CapEx, etc.)	
\$	4,672.00
NO savings for CapEx: ROI	23.6%

Capital Expenditure Calculations

Capital Expenditure	Total Replacement Cost (w/ installation)	Lifespan (years)	Per Year CapEx	Per Month CapEx
water heater	600	10	60.0	5.00
roof	5000	25	200.0	16.67
driveway/ parking lot	0	50	0.0	0.00
all appliances	1000	10	100.0	8.33
HVAC	3000	20	150.0	12.50
Flooring	2000	6	333.3	27.78
Plumbing	3000	30	100.0	8.33
Windows	5000	50	100.0	8.33
Paint	2500	5	500.0	41.67
Cabinets/Counters	3000	20	150.0	12.5
Structure (foundation, Components (garage door,	10000	50	200.0	16.67
	1000	10	100.0	8.33
Landscaping	1000	10	100.0	8.33
Total	37100		2093.3	174.44

Xtra Calculations:			
CapEx (roof, heater, etc.) 1000/yr.	1500	1200	1000
per month	125	100	83.333333

Loan Data

Principal (from Sheet1)	\$ 86,250.00
Loan Term (Years)	30
Annual Interest Rate	4.88%
Payments per Year	12
Payment	\$456.44

14.7 Years until
Principal is
Higher than

Month	Payment	Interest	Principal	Balance
0				\$ 86,250.00
1	\$456.44	\$350.39	\$106.05	\$ 86,143.95
2	\$456.44	\$349.96	\$106.48	\$ 86,037.47
3	\$456.44	\$349.53	\$106.91	\$ 85,930.55
4	\$456.44	\$349.09	\$107.35	\$ 85,823.20
5	\$456.44	\$348.66	\$107.79	\$ 85,715.42
6	\$456.44	\$348.22	\$108.22	\$ 85,607.19
7	\$456.44	\$347.78	\$108.66	\$ 85,498.53
8	\$456.44	\$347.34	\$109.10	\$ 85,389.43
9	\$456.44	\$346.89	\$109.55	\$ 85,279.88
10	\$456.44	\$346.45	\$109.99	\$ 85,169.89
11	\$456.44	\$346.00	\$110.44	\$ 85,059.45
12	\$456.44	\$345.55	\$110.89	\$ 84,948.56
13	\$456.44	\$345.10	\$111.34	\$ 84,837.22
14	\$456.44	\$344.65	\$111.79	\$ 84,725.43
15	\$456.44	\$344.20	\$112.25	\$ 84,613.18
16	\$456.44	\$343.74	\$112.70	\$ 84,500.48
17	\$456.44	\$343.28	\$113.16	\$ 84,387.32
18	\$456.44	\$342.82	\$113.62	\$ 84,273.71
19	\$456.44	\$342.36	\$114.08	\$ 84,159.63
20	\$456.44	\$341.90	\$114.54	\$ 84,045.08
21	\$456.44	\$341.43	\$115.01	\$ 83,930.07
22	\$456.44	\$340.97	\$115.48	\$ 83,814.60
23	\$456.44	\$340.50	\$115.95	\$ 83,698.65
24	\$456.44	\$340.03	\$116.42	\$ 83,582.24
25	\$456.44	\$339.55	\$116.89	\$ 83,465.35
26	\$456.44	\$339.08	\$117.36	\$ 83,347.98
27	\$456.44	\$338.60	\$117.84	\$ 83,230.14
28	\$456.44	\$338.12	\$118.32	\$ 83,111.82
29	\$456.44	\$337.64	\$118.80	\$ 82,993.02
30	\$456.44	\$337.16	\$119.28	\$ 82,873.74
31	\$456.44	\$336.67	\$119.77	\$ 82,753.97

333	\$456.44	\$48.98	\$407.46	\$	11,649.72
334	\$456.44	\$47.33	\$409.12	\$	11,240.61
335	\$456.44	\$45.66	\$410.78	\$	10,829.83
336	\$456.44	\$44.00	\$412.45	\$	10,417.38
337	\$456.44	\$42.32	\$414.12	\$	10,003.26
338	\$456.44	\$40.64	\$415.80	\$	9,587.46
339	\$456.44	\$38.95	\$417.49	\$	9,169.96
340	\$456.44	\$37.25	\$419.19	\$	8,750.77
341	\$456.44	\$35.55	\$420.89	\$	8,329.88
342	\$456.44	\$33.84	\$422.60	\$	7,907.28
343	\$456.44	\$32.12	\$424.32	\$	7,482.96
344	\$456.44	\$30.40	\$426.04	\$	7,056.92
345	\$456.44	\$28.67	\$427.77	\$	6,629.15
346	\$456.44	\$26.93	\$429.51	\$	6,199.63
347	\$456.44	\$25.19	\$431.26	\$	5,768.38
348	\$456.44	\$23.43	\$433.01	\$	5,335.37
349	\$456.44	\$21.67	\$434.77	\$	4,900.60
350	\$456.44	\$19.91	\$436.53	\$	4,464.07
351	\$456.44	\$18.14	\$438.31	\$	4,025.76
352	\$456.44	\$16.35	\$440.09	\$	3,585.68
353	\$456.44	\$14.57	\$441.88	\$	3,143.80
354	\$456.44	\$12.77	\$443.67	\$	2,700.13
355	\$456.44	\$10.97	\$445.47	\$	2,254.66
356	\$456.44	\$9.16	\$447.28	\$	1,807.38
357	\$456.44	\$7.34	\$449.10	\$	1,358.28
358	\$456.44	\$5.52	\$450.92	\$	907.35
359	\$456.44	\$3.69	\$452.76	\$	454.60
360	\$456.44	\$1.85	\$454.60	\$	0.00
	\$164,319.15	\$78,069.15	\$86,250.00		
	190.5%	90.5%			