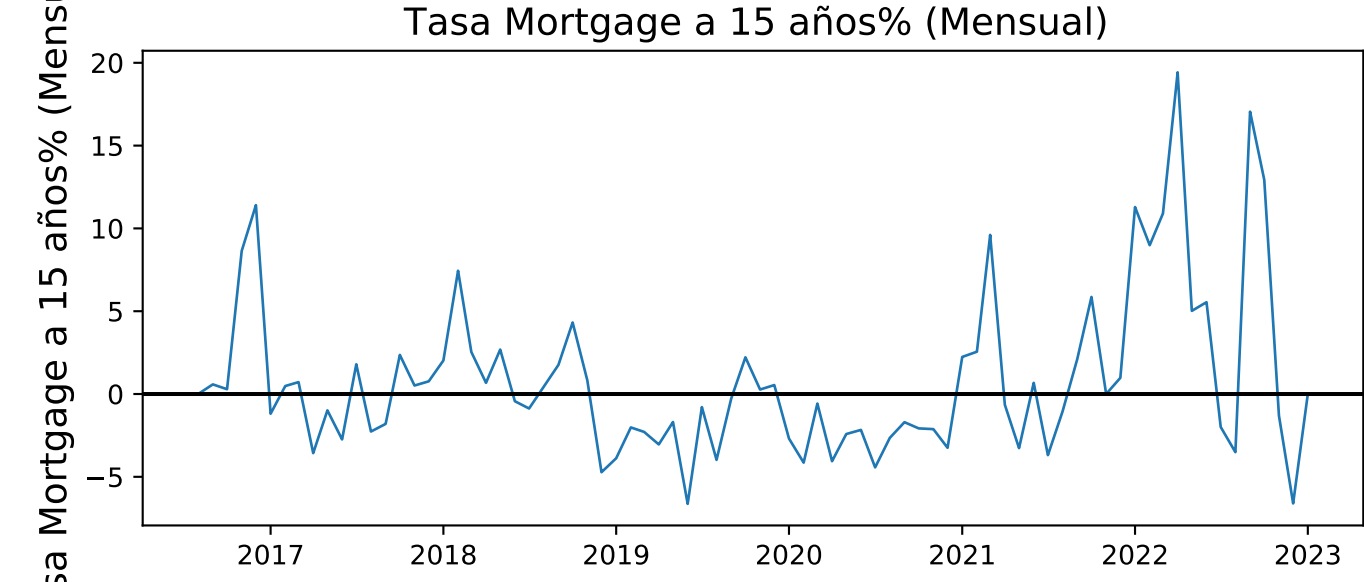
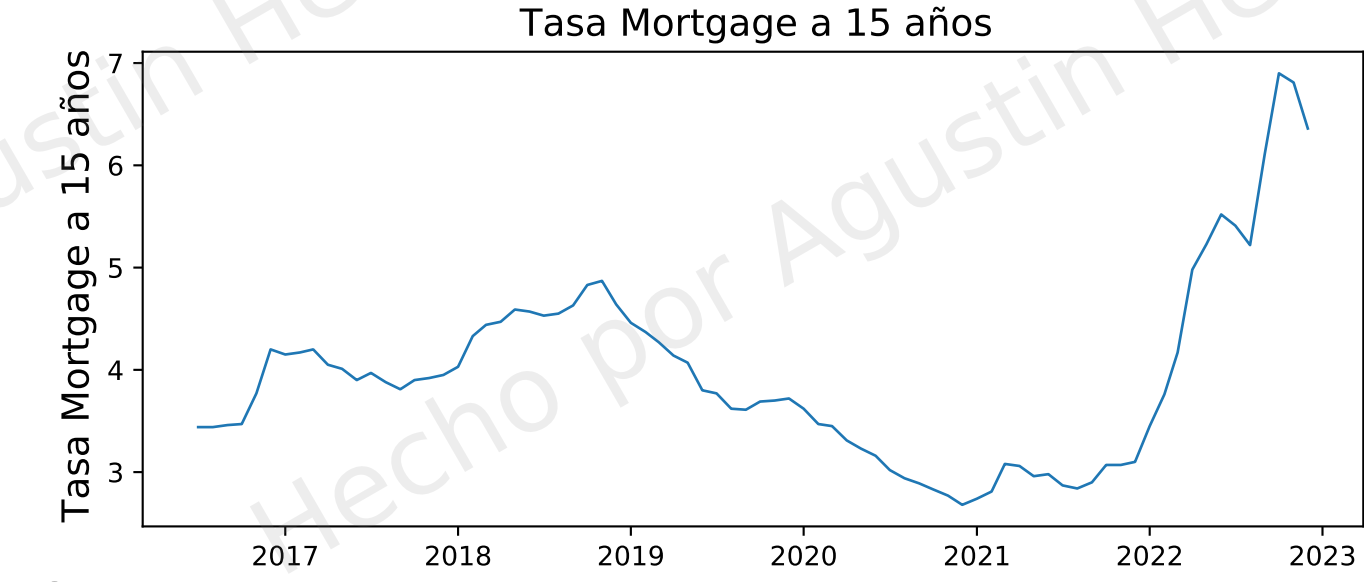
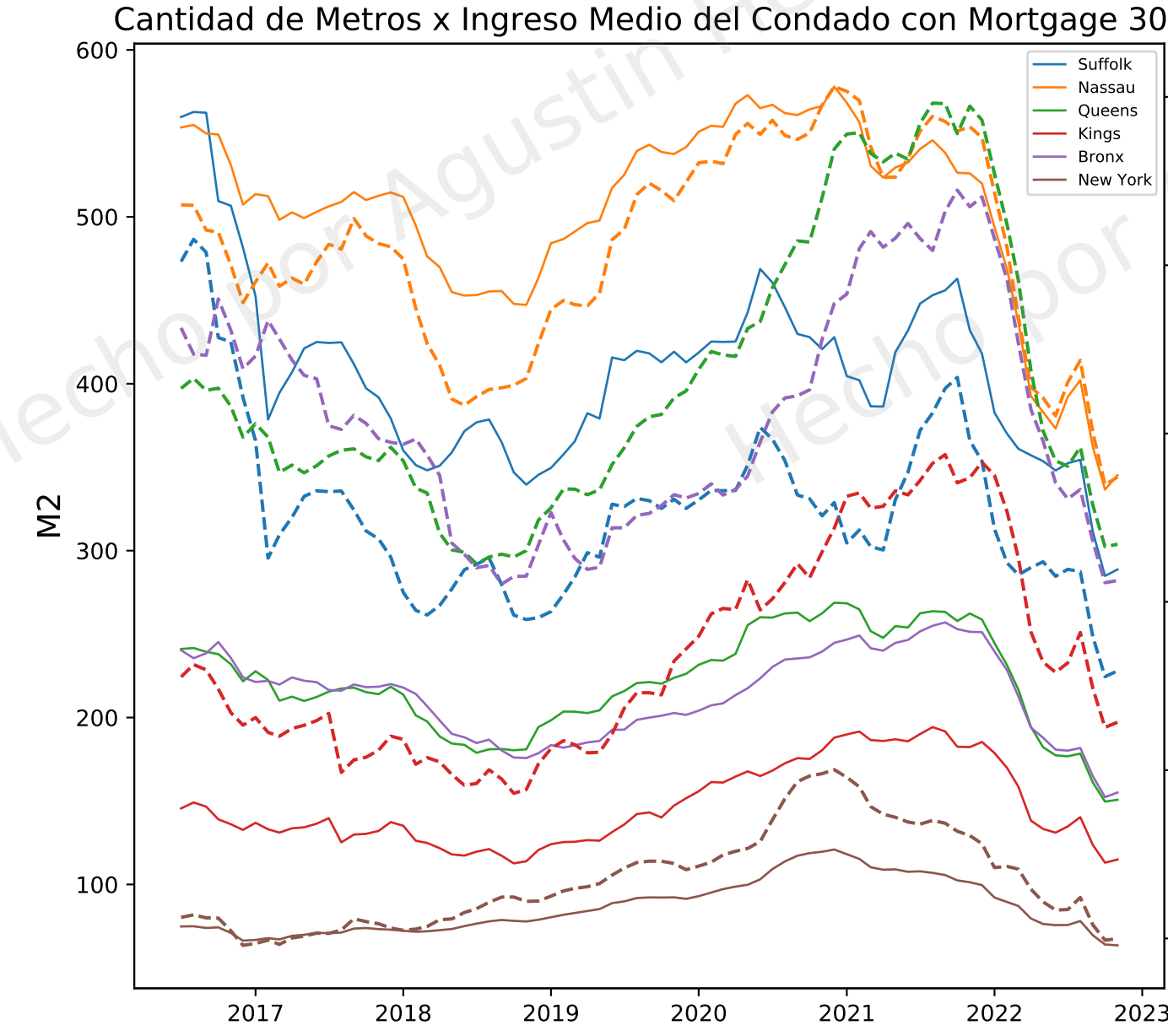
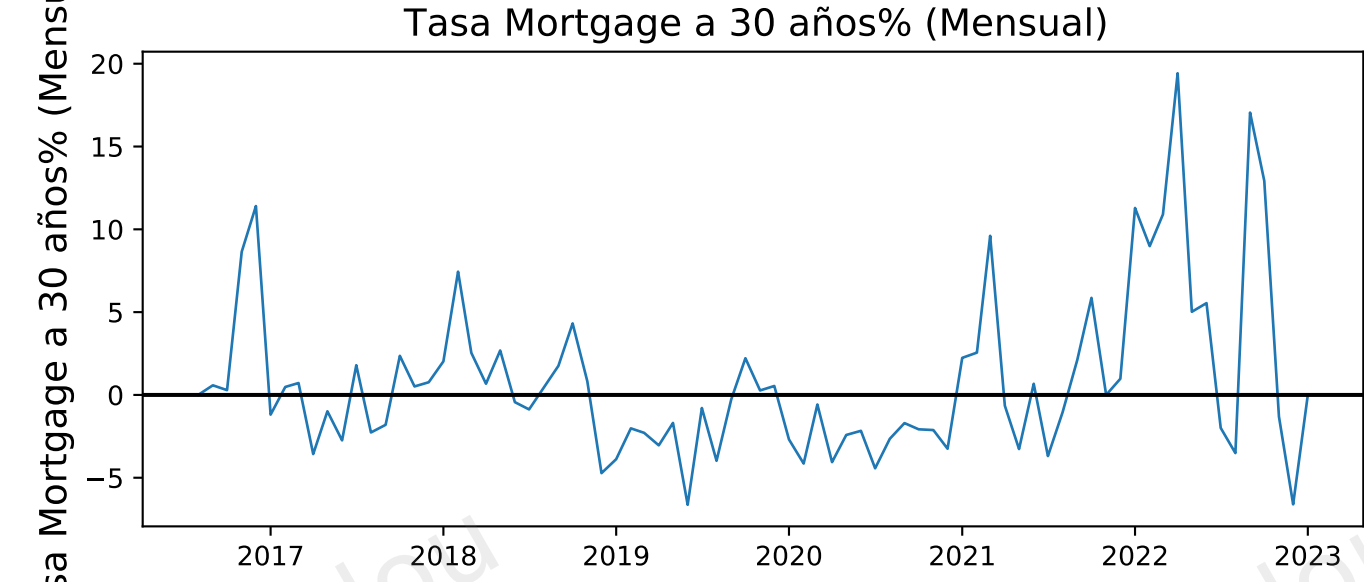
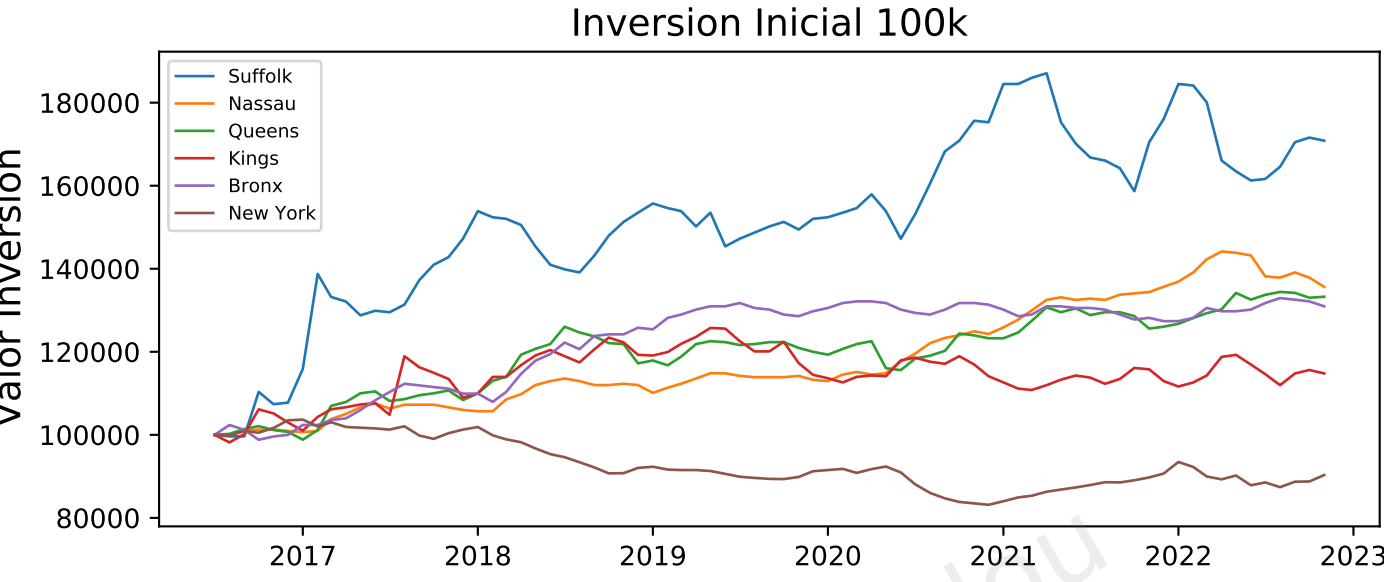
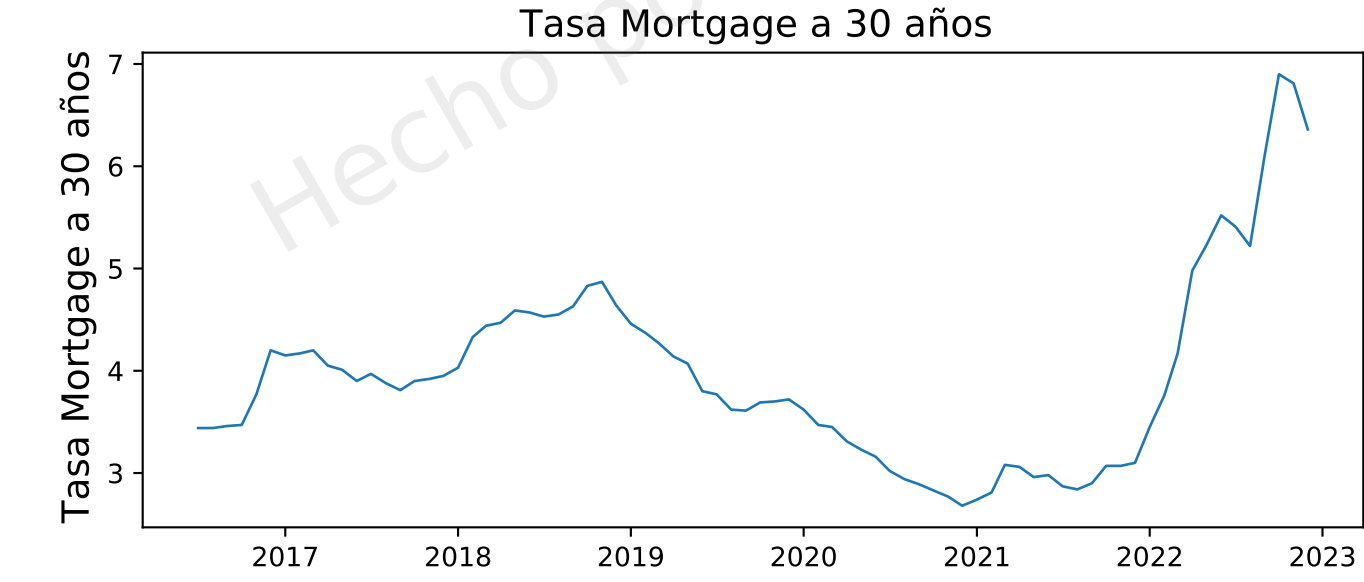
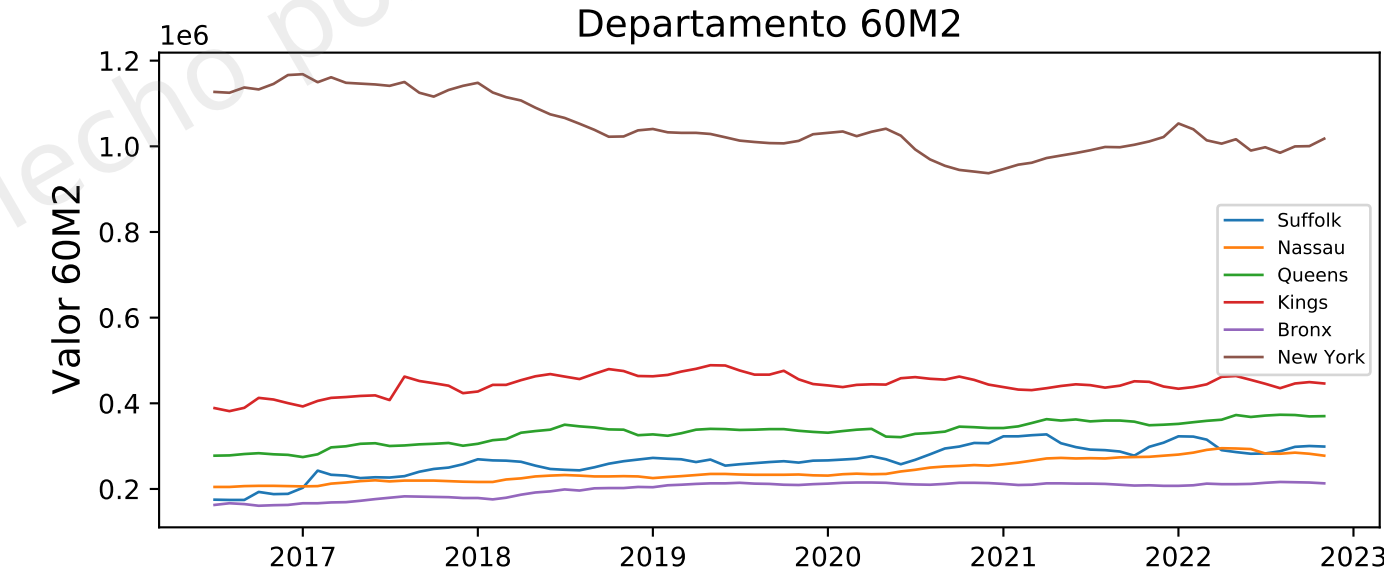
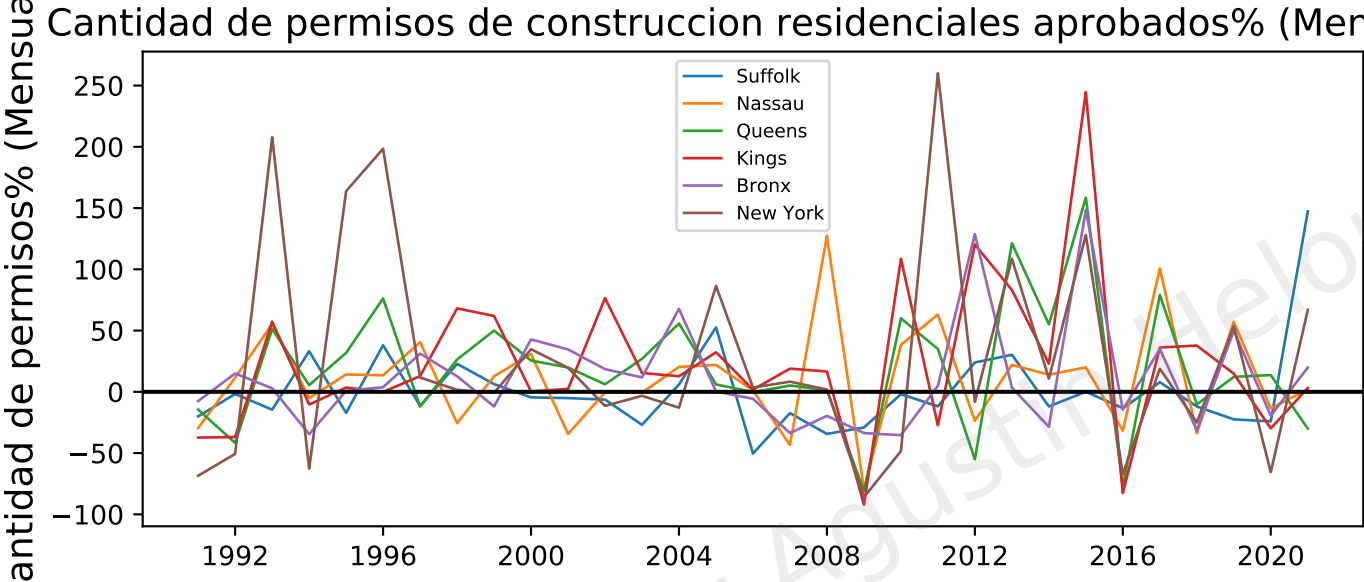
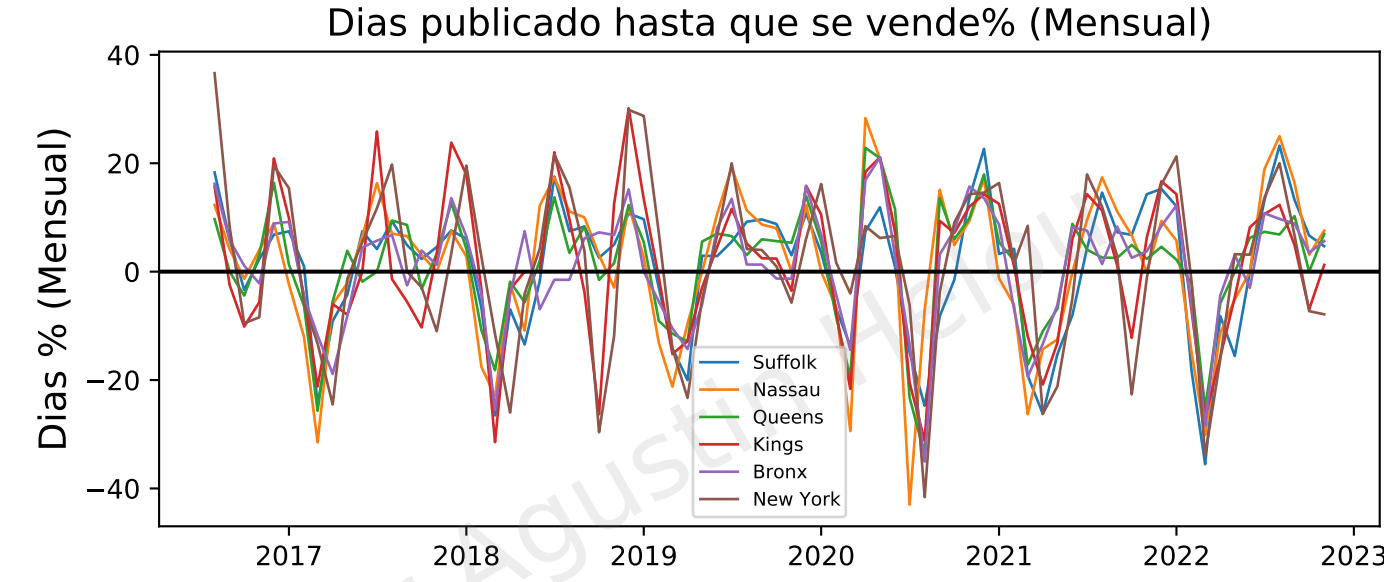
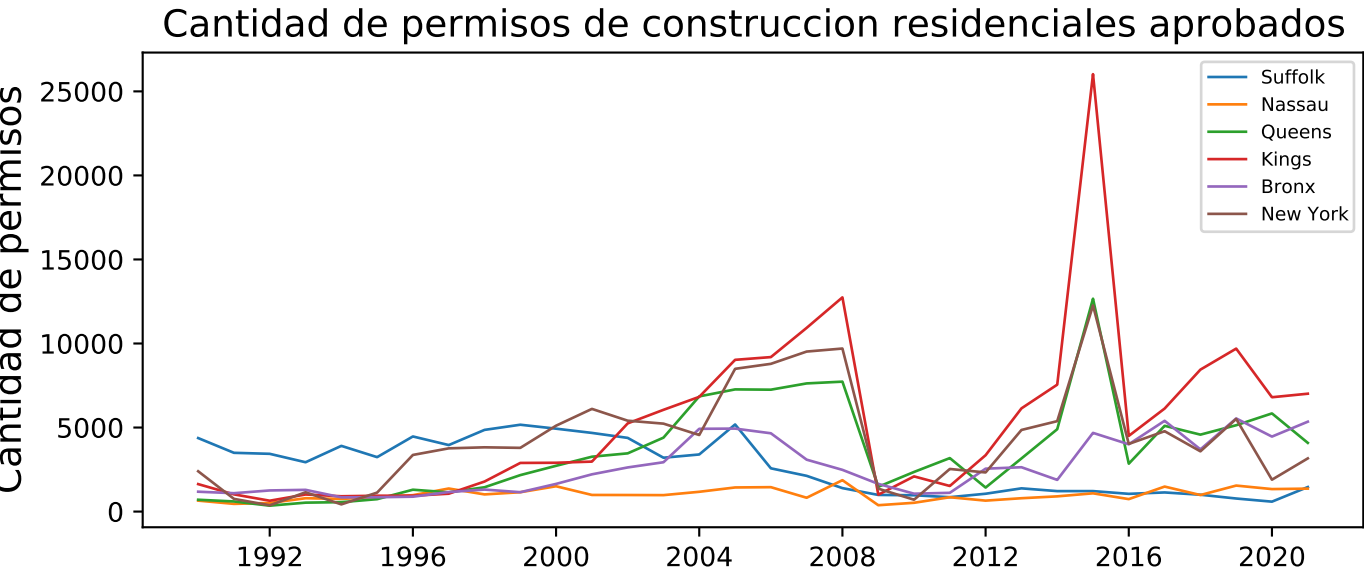
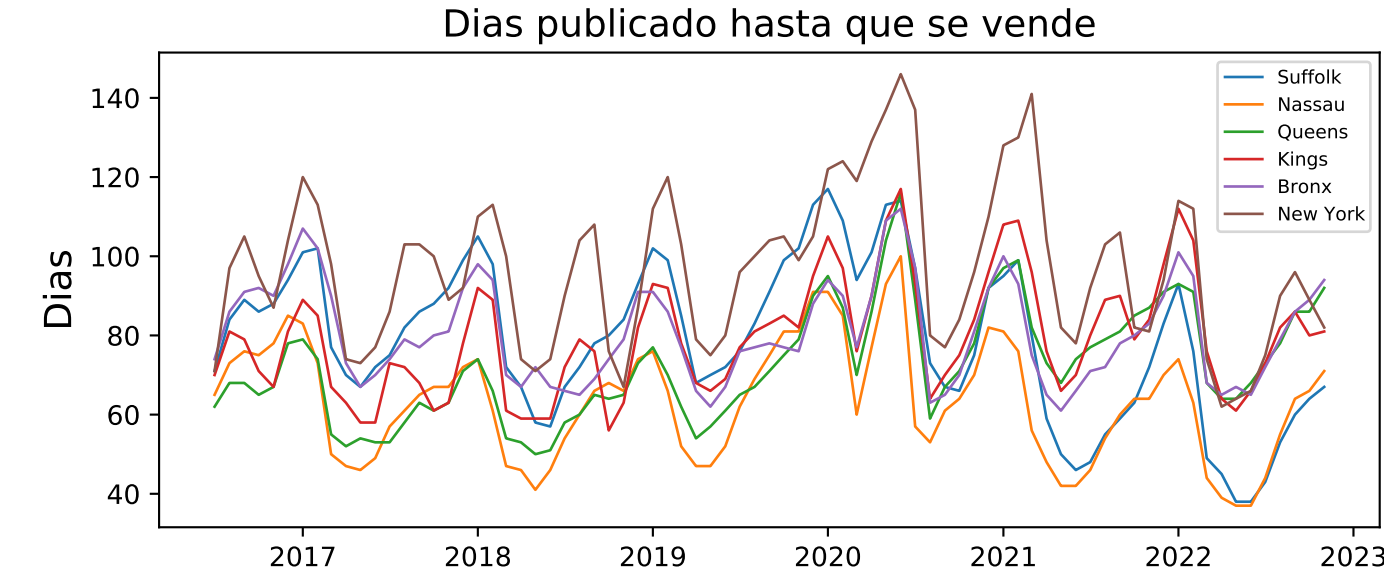
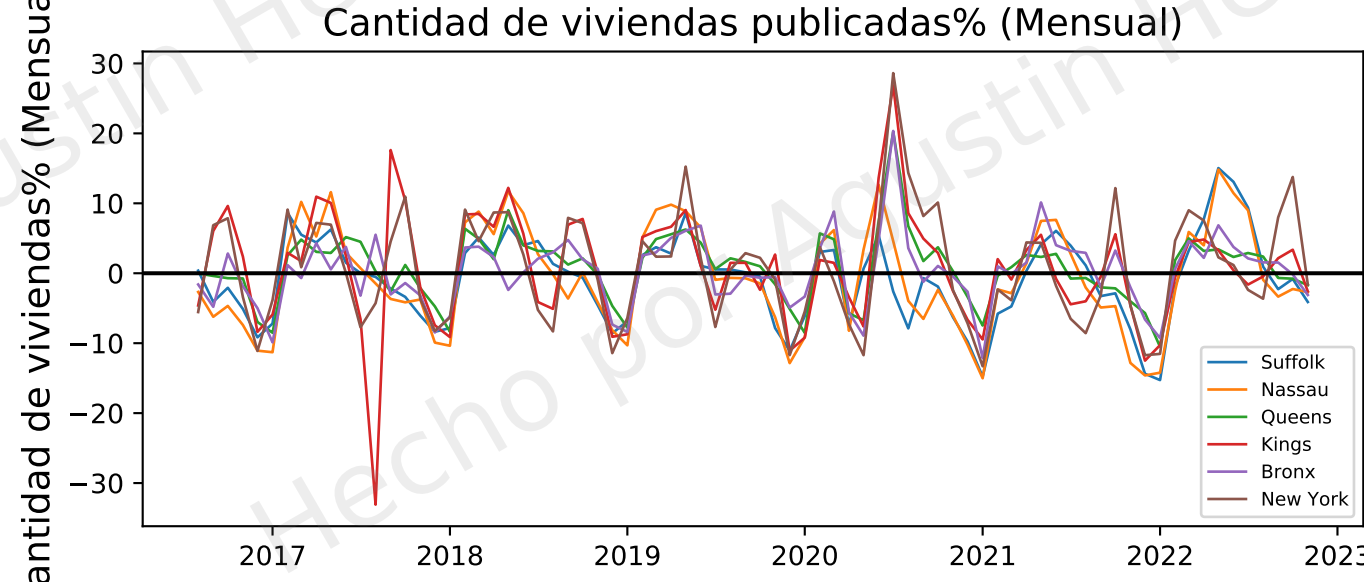
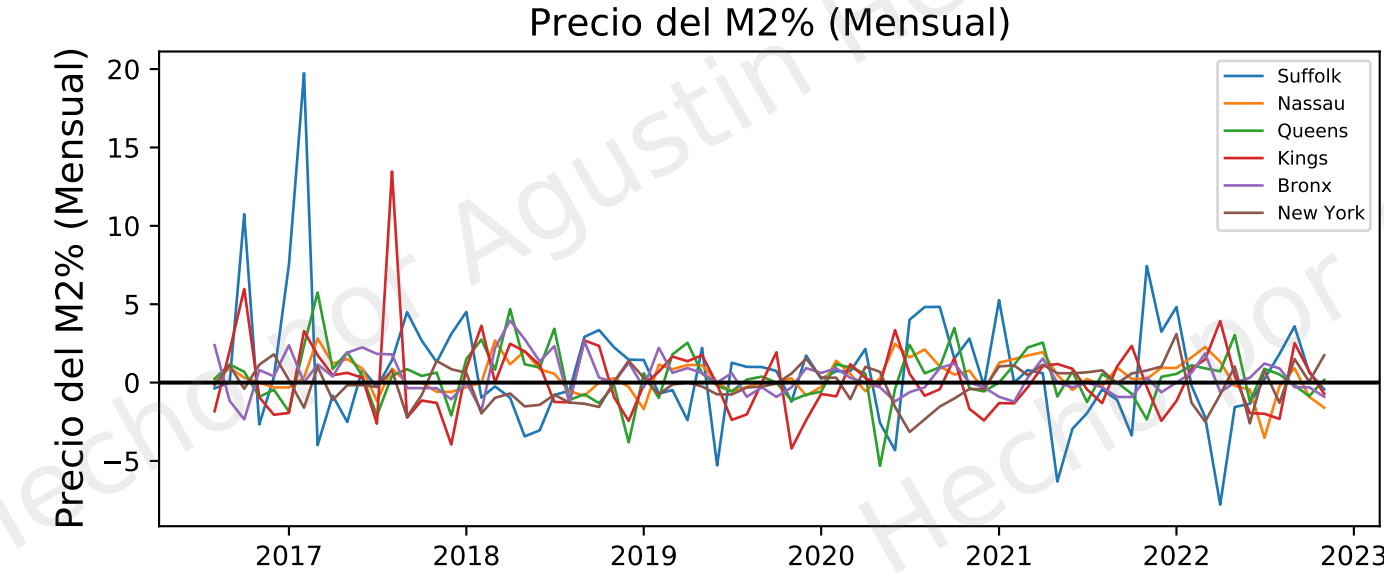
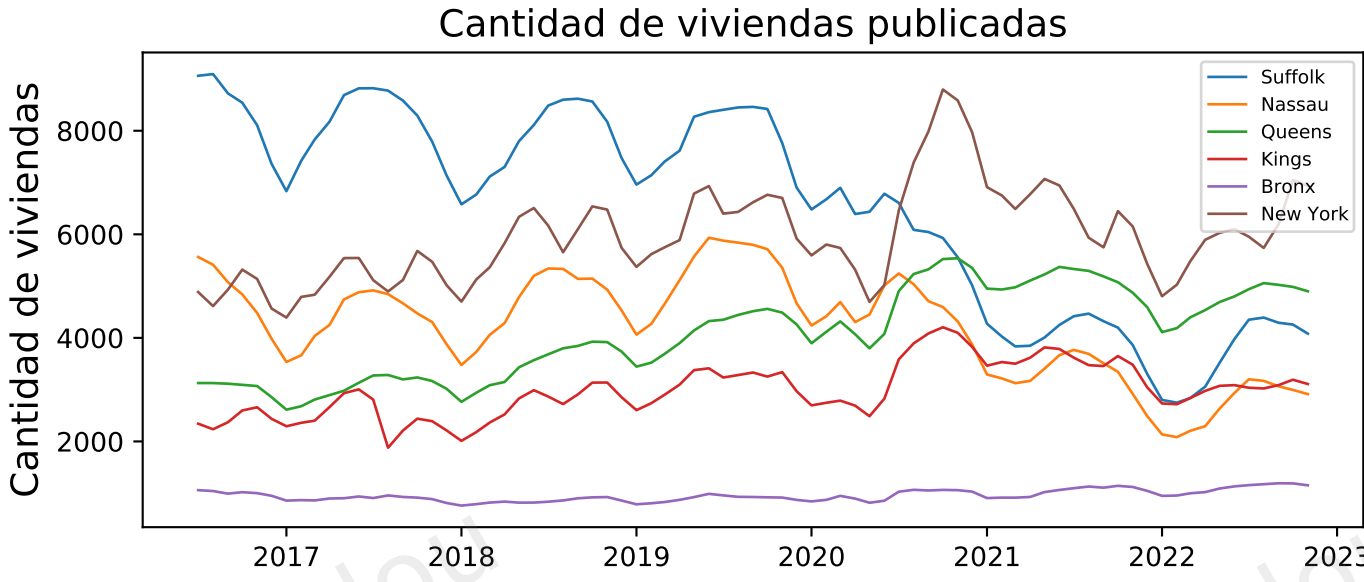
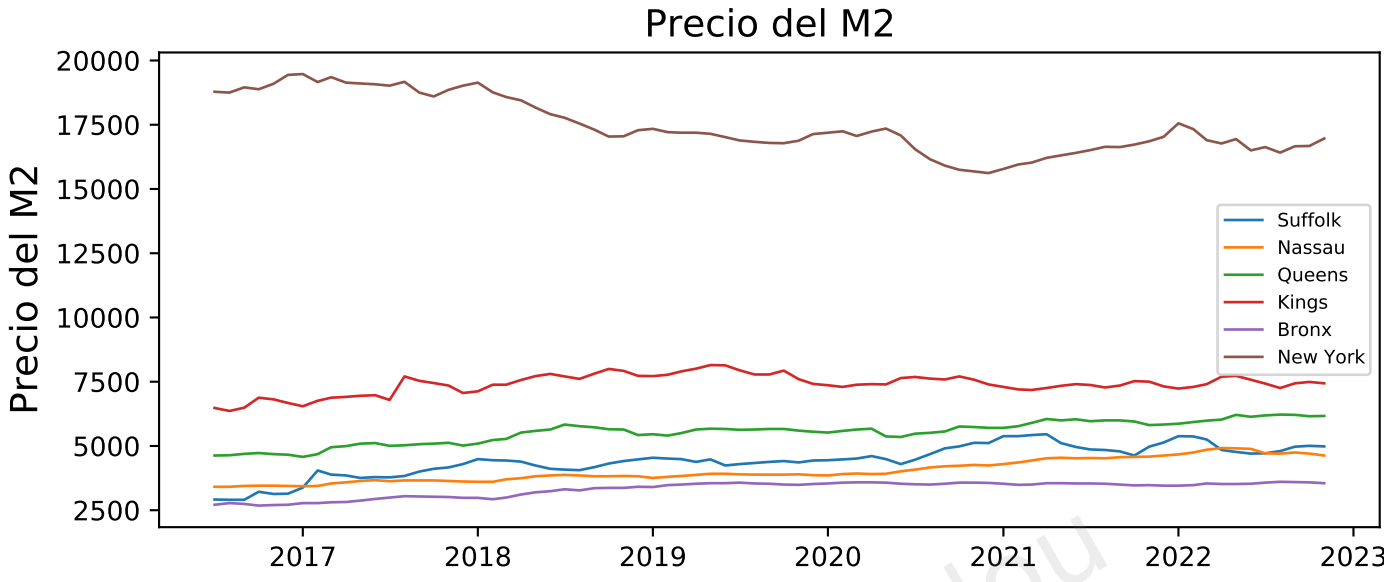
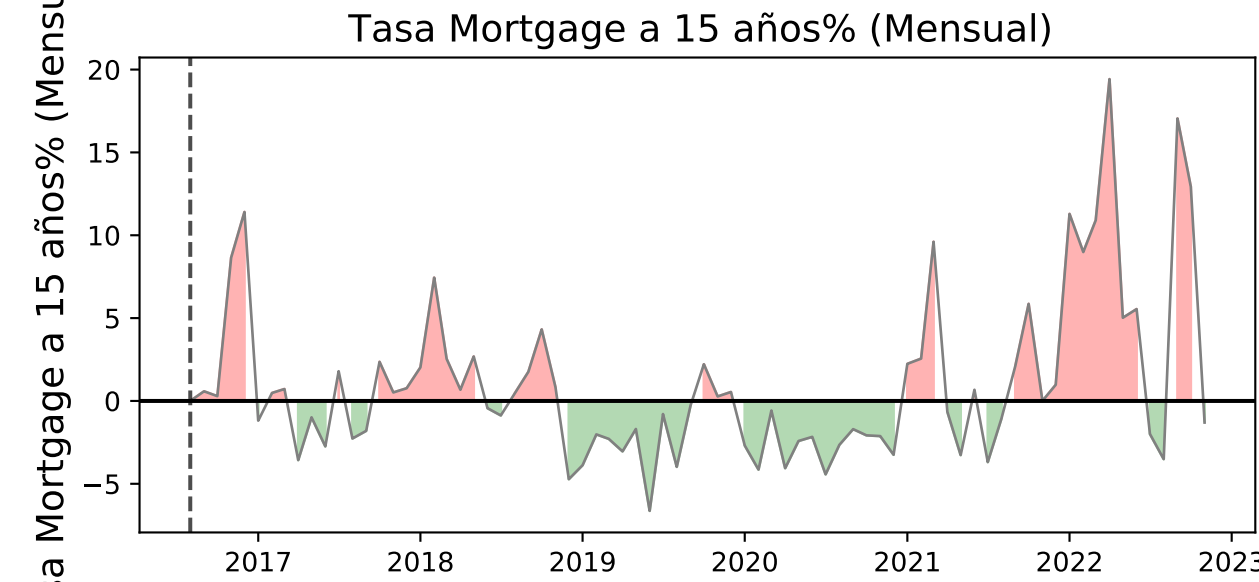
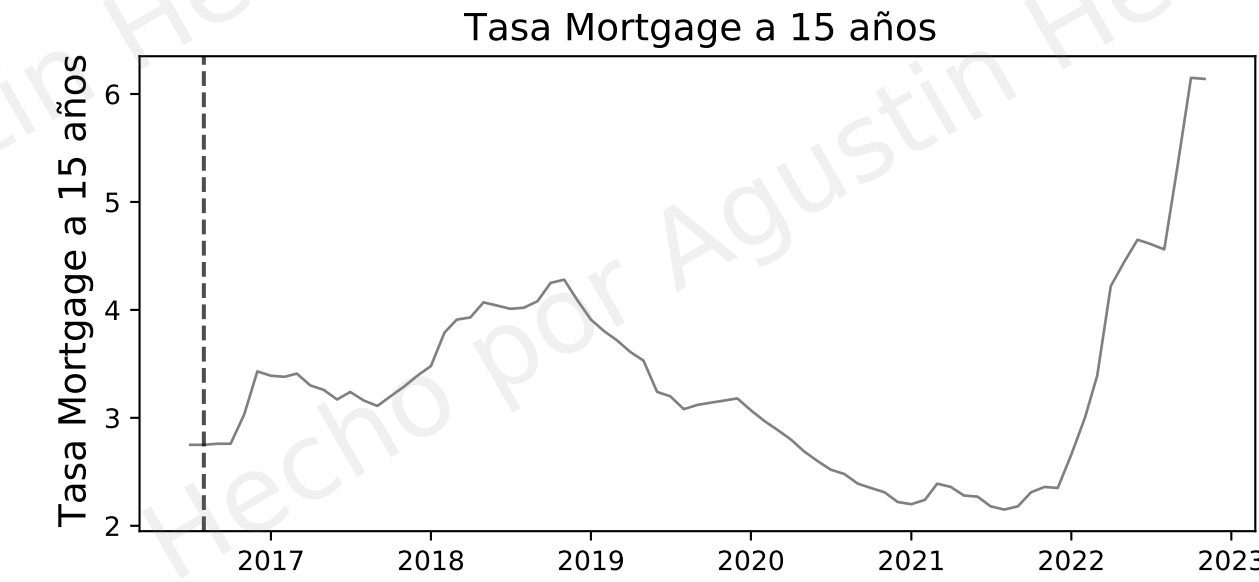
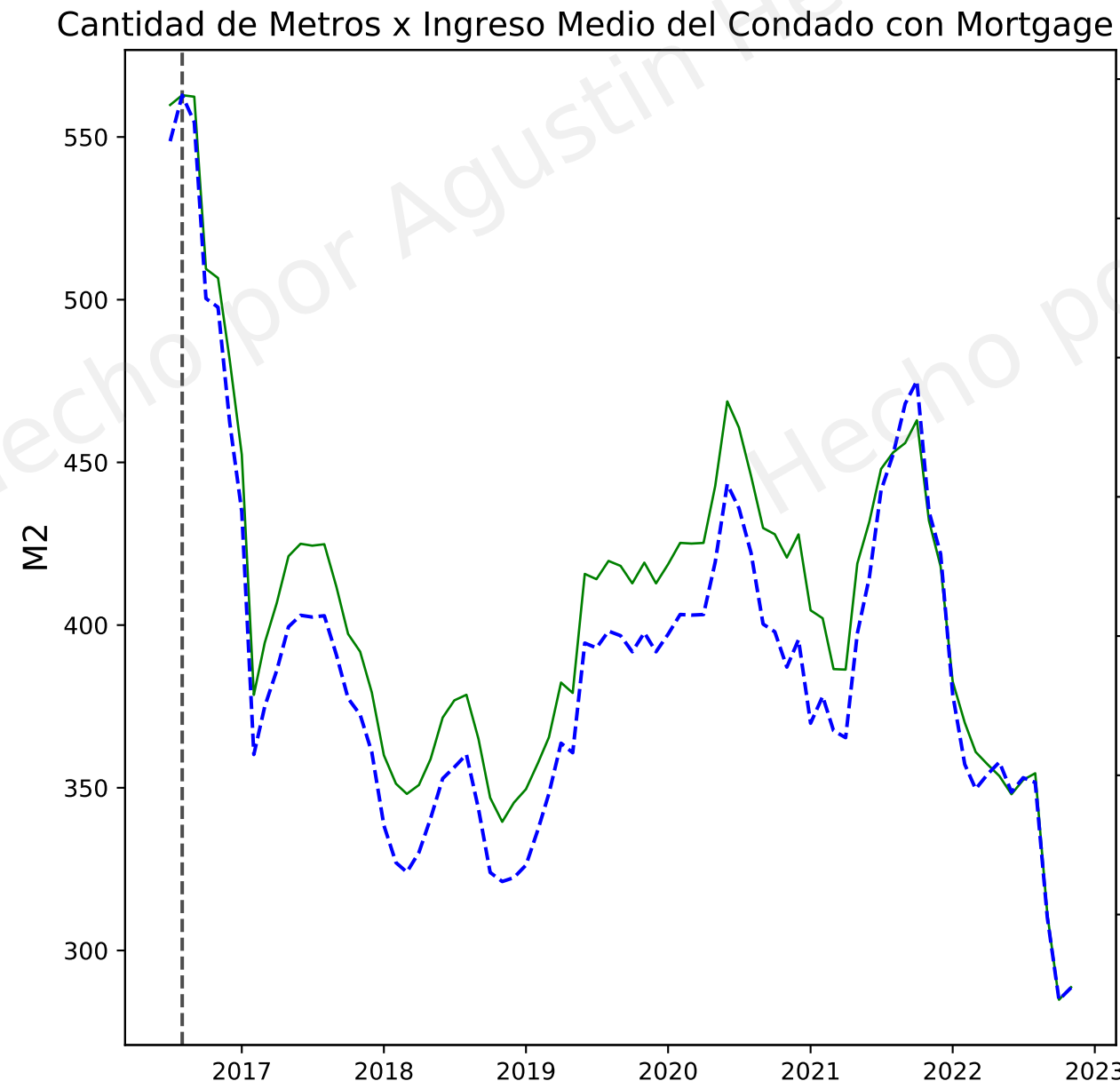
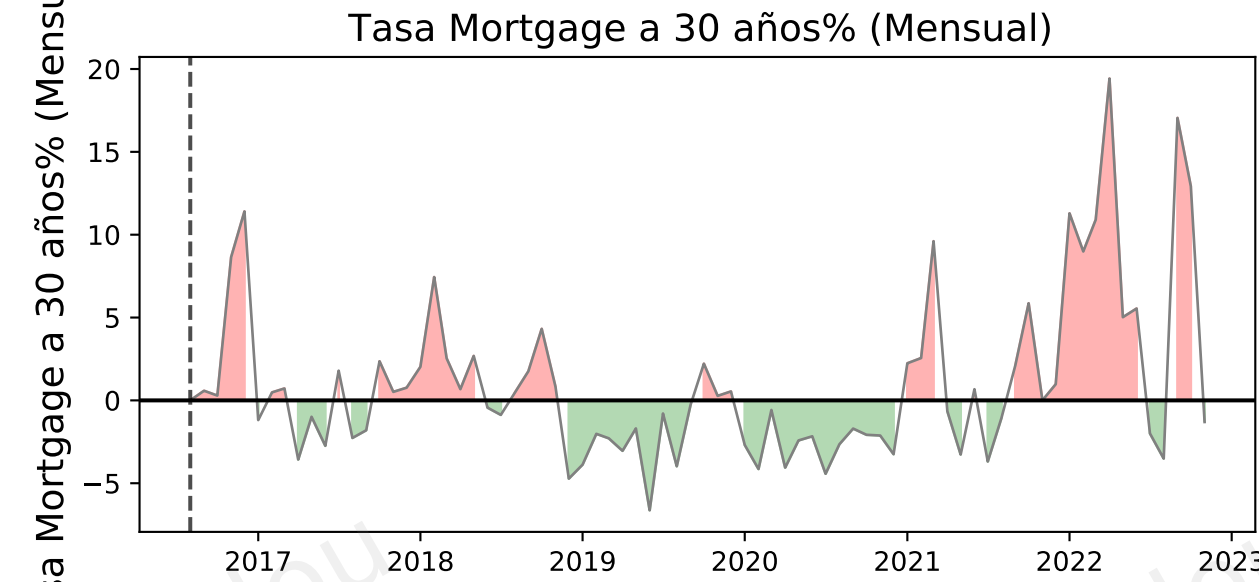
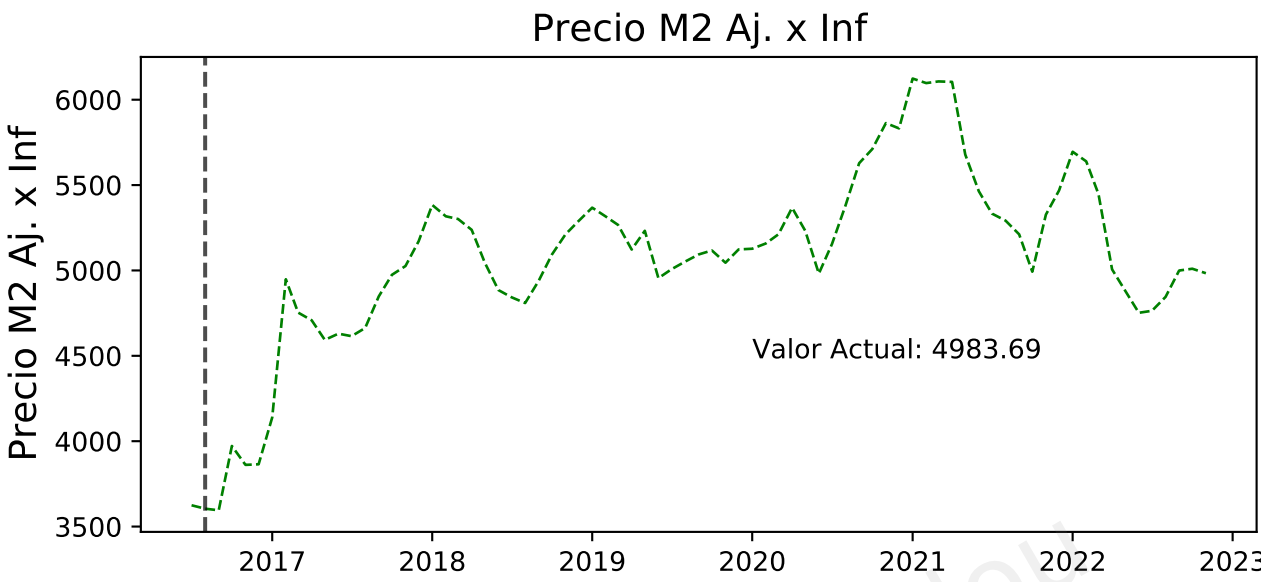
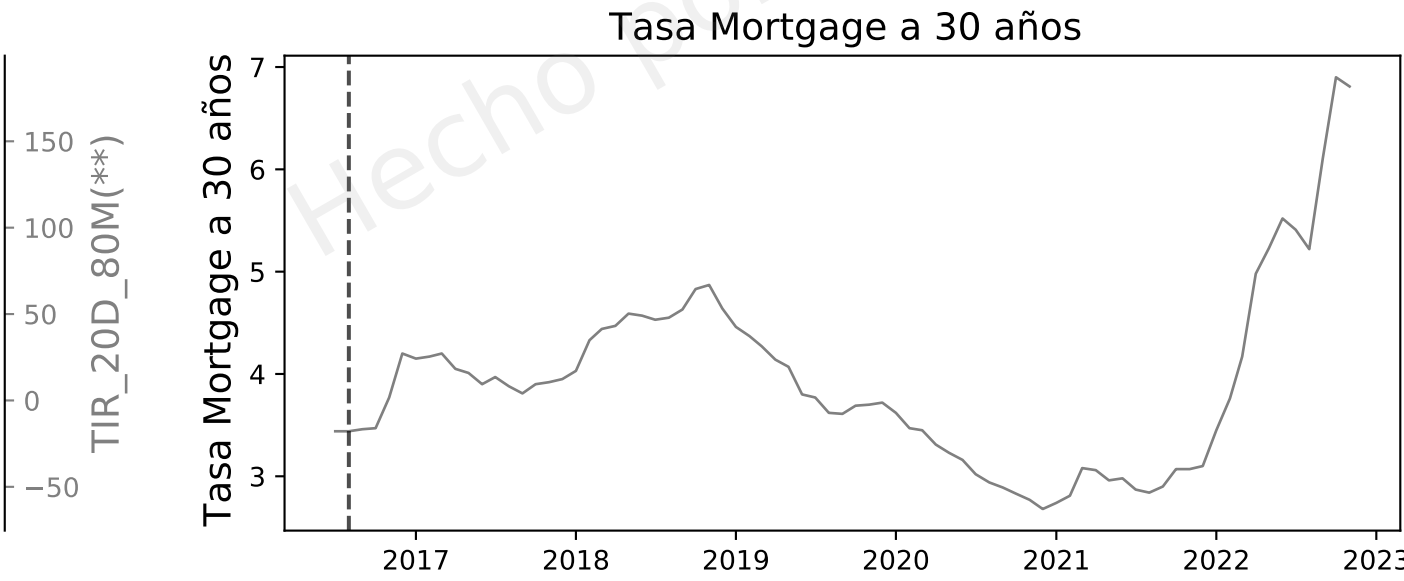
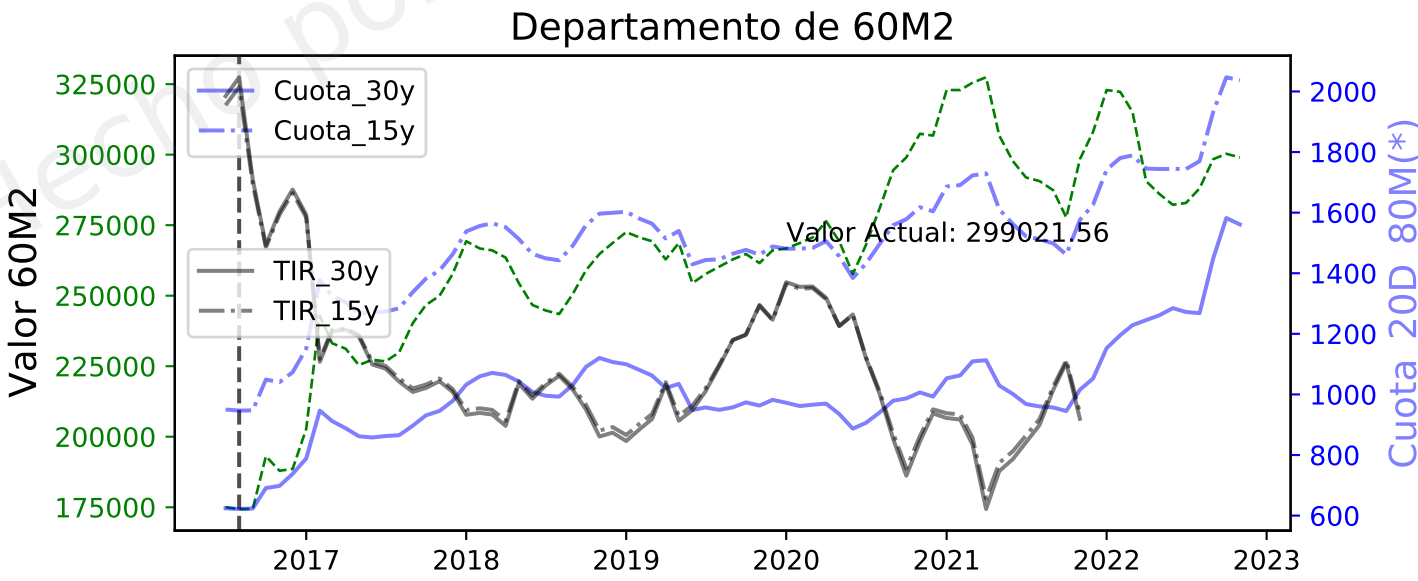
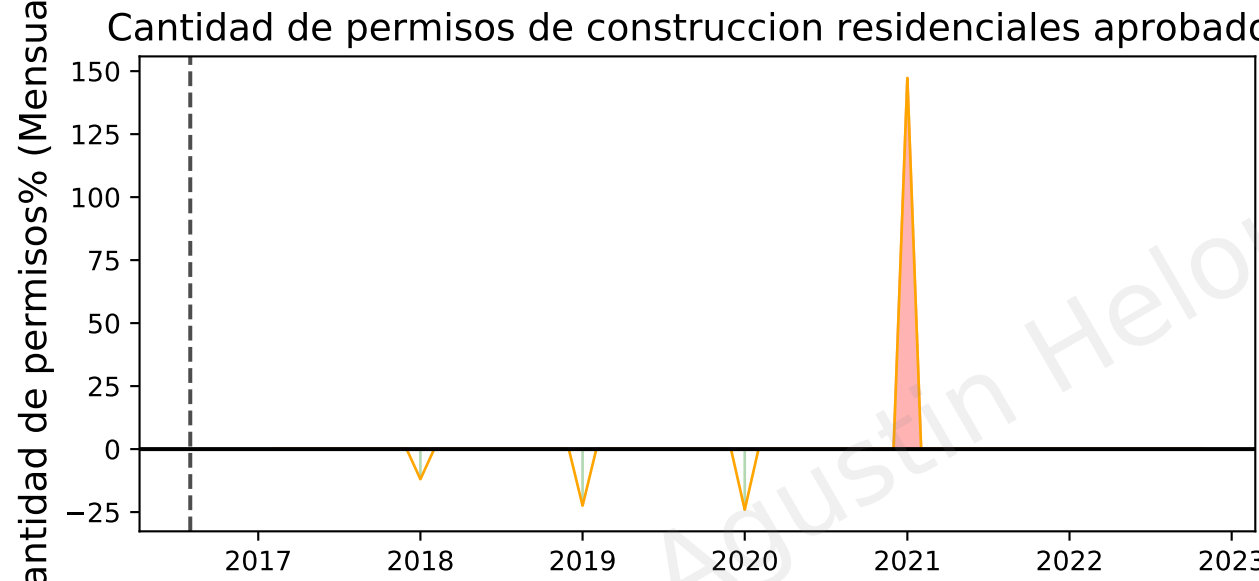
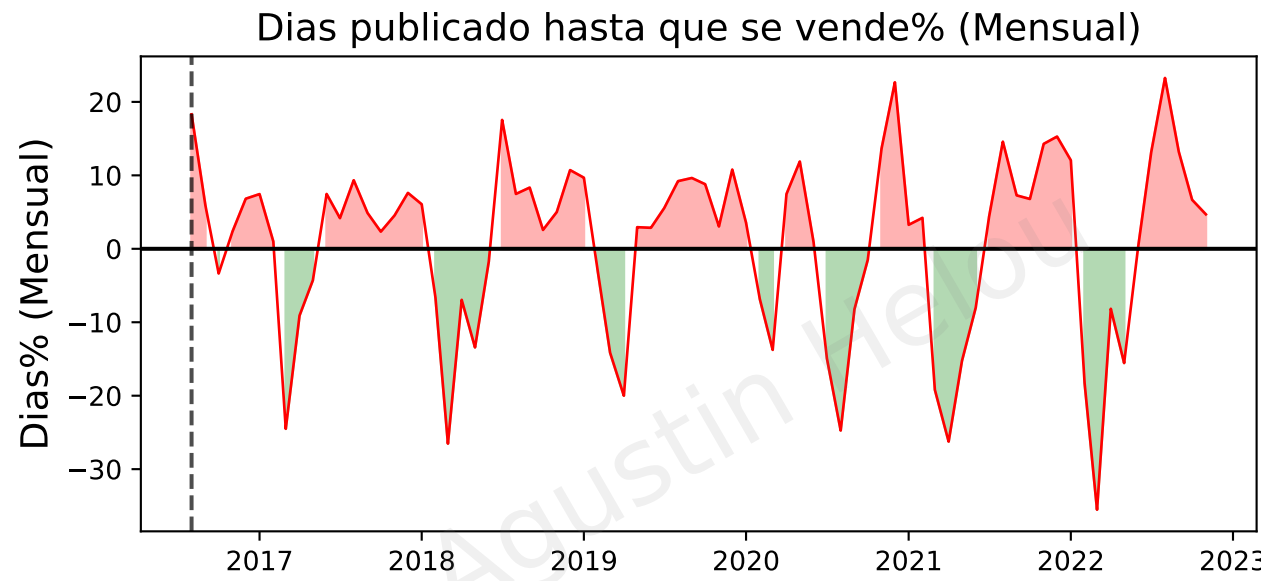
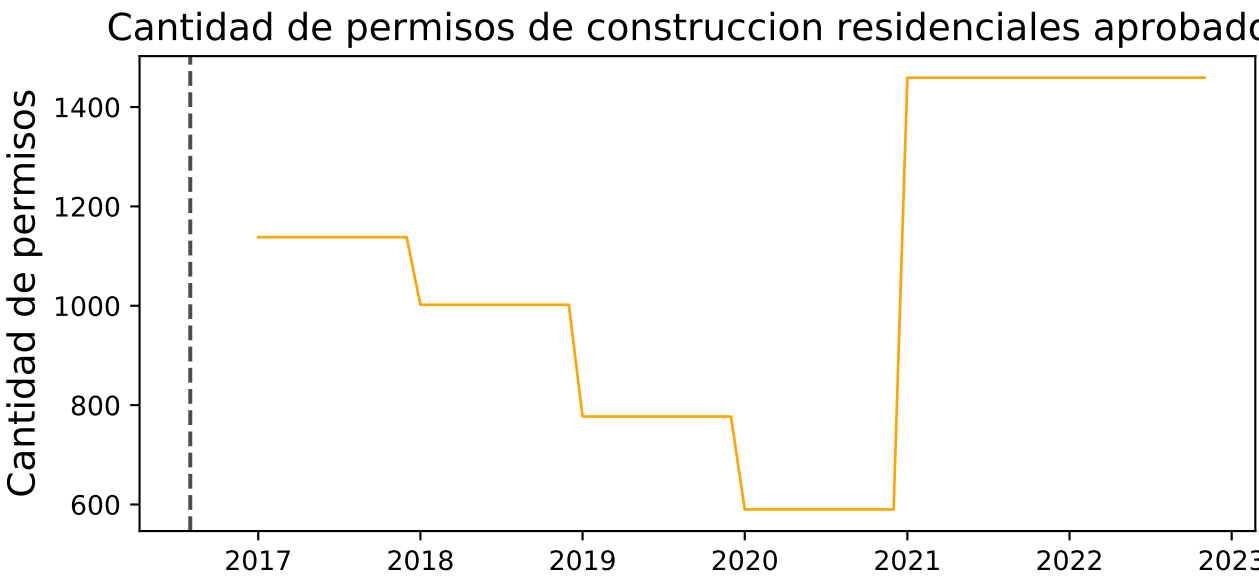
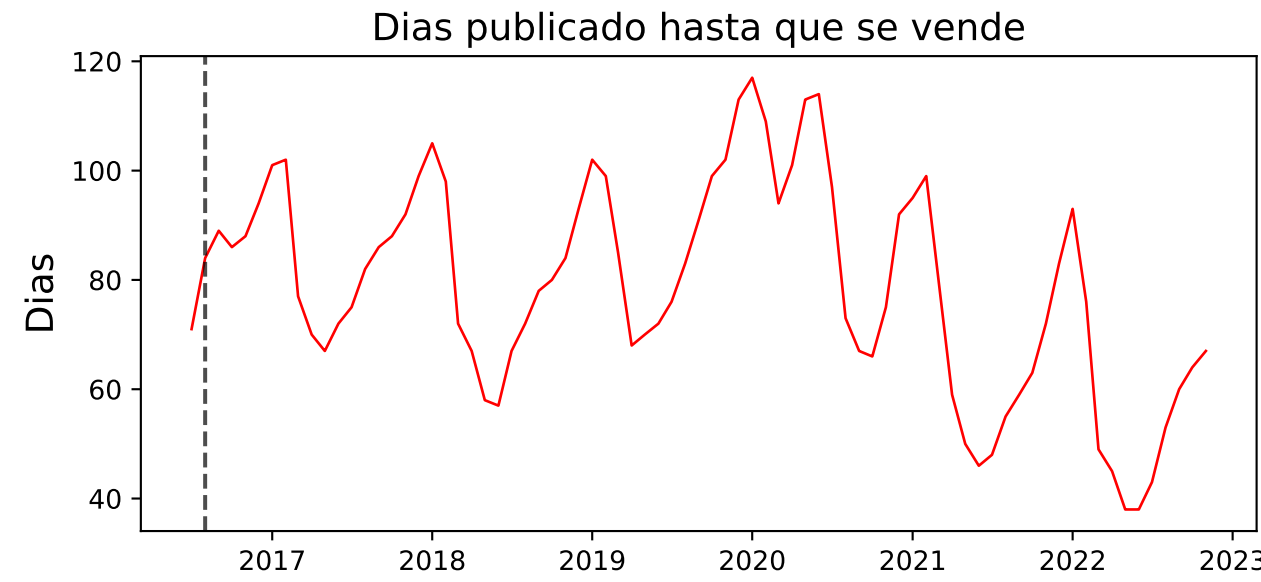
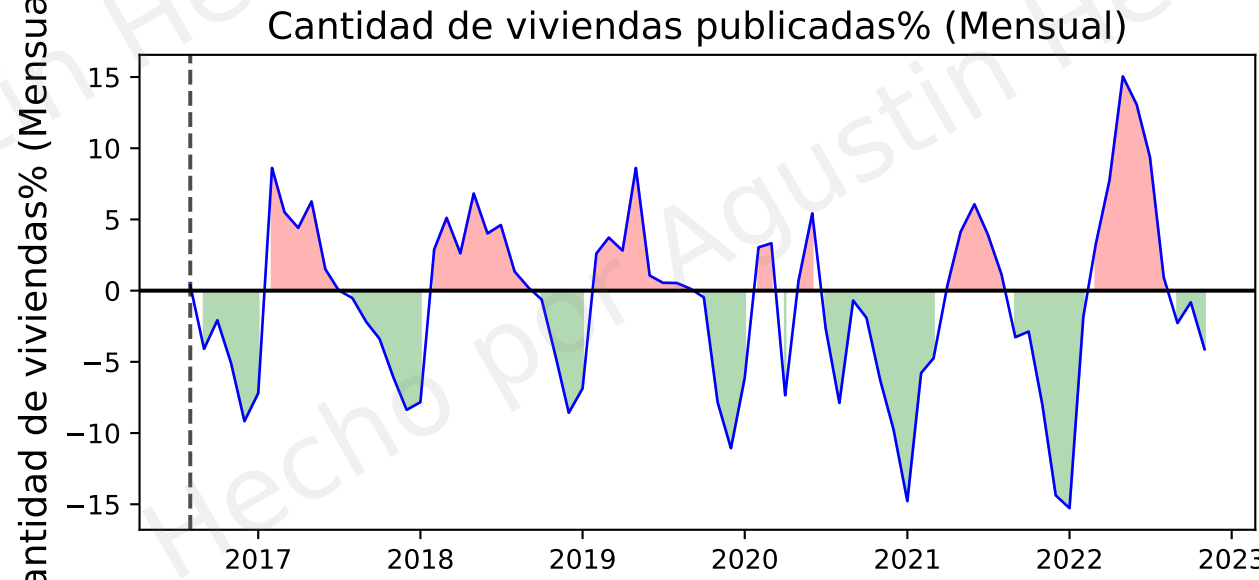
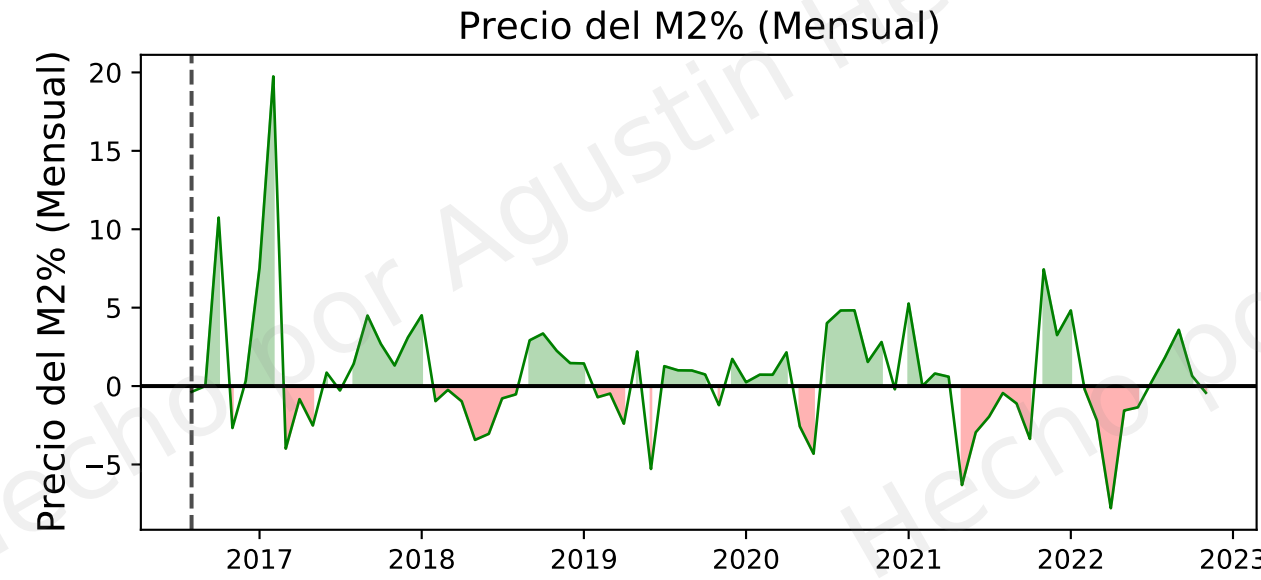
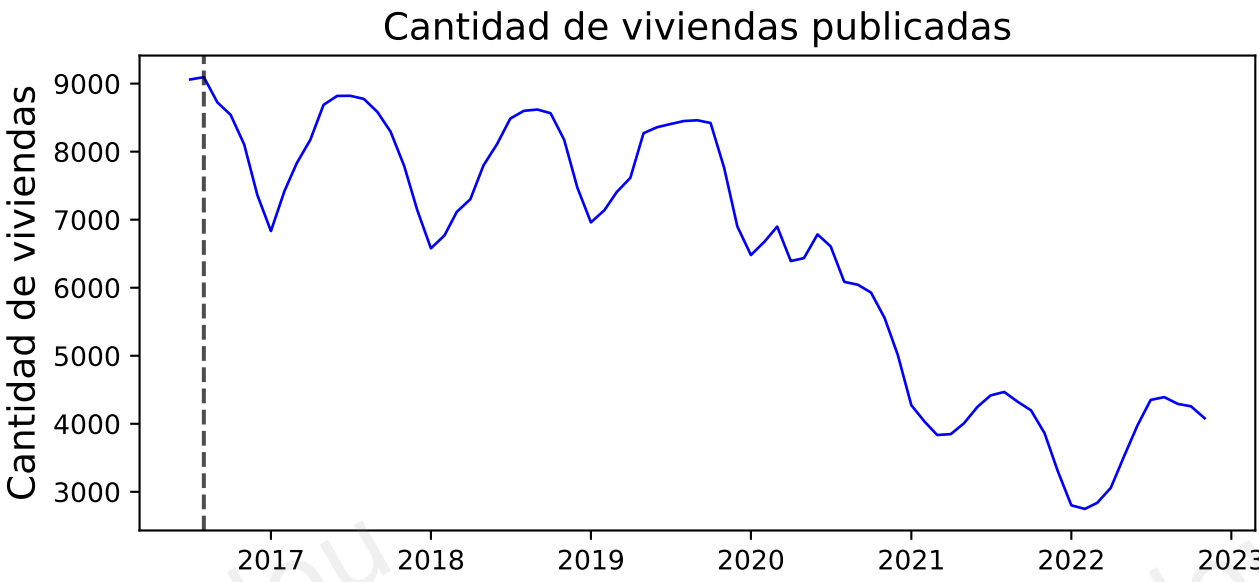
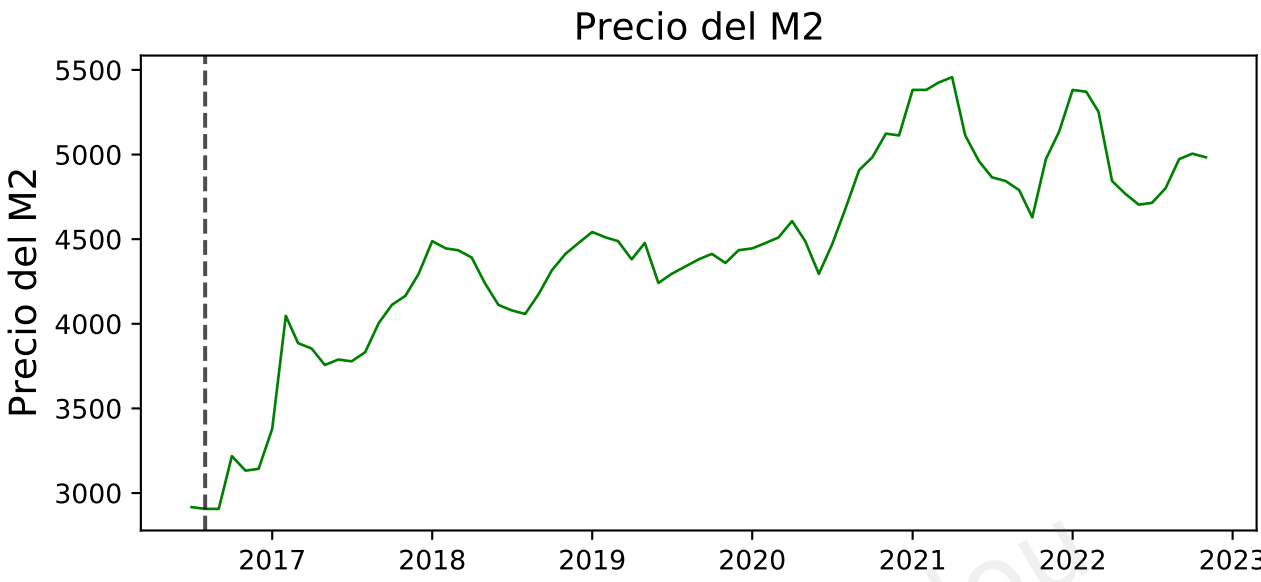


Estado de New_York



Condado de Suffolk



Hipotetico de Suffolk

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	299021.56	299021.56	299021.56	299021.56	299021.56	299021.56
Downpayment	59804.31	59804.31	59804.31	59804.31	59804.31	59804.31
Mortgage	239217.25	239217.25	239217.25	239217.25	239217.25	239217.25
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	1561.11	1561.11	1561.11	2036.79	2036.79	2036.79
Renta	2255.67	2255.67	2255.67	2255.67	2255.67	2255.67
Comision	225.57	225.57	225.57	225.57	225.57	225.57
HOA	481.96	481.96	481.96	481.96	481.96	481.96
Seguro	119.61	119.61	119.61	119.61	119.61	119.61
Impuesto Propiedad	498.37	498.37	498.37	498.37	498.37	498.37
Venta	322803.1	356275.58	289330.63	322803.1	356275.58	289330.63
Prepayment Penalty	4733.94	4733.94	4733.94	4583.69	4583.69	4583.69
Cancelacion Mortgage	236696.91	236696.91	236696.91	229184.5	229184.5	229184.5
Impuesto Ganancias	2512.96	9542.18	0.0	2923.41	9952.63	0.0
Rendimiento USD	9453.53	35896.79	-21505.98	10997.6	37440.85	-19551.46
Capital	137549.64	137549.64	137549.64	148014.56	148014.56	148014.56
Rendimiento%	6.87	26.1	-15.64	7.43	25.3	-13.21
TIR	14.54	55.38	-32.88	16.27	55.69	-28.69

Base 30y

[illegible]

Optimista 30y

[illegible]

Pesimista 30y

[illegible]

Base 15y

[illegible]

Optimista 15y

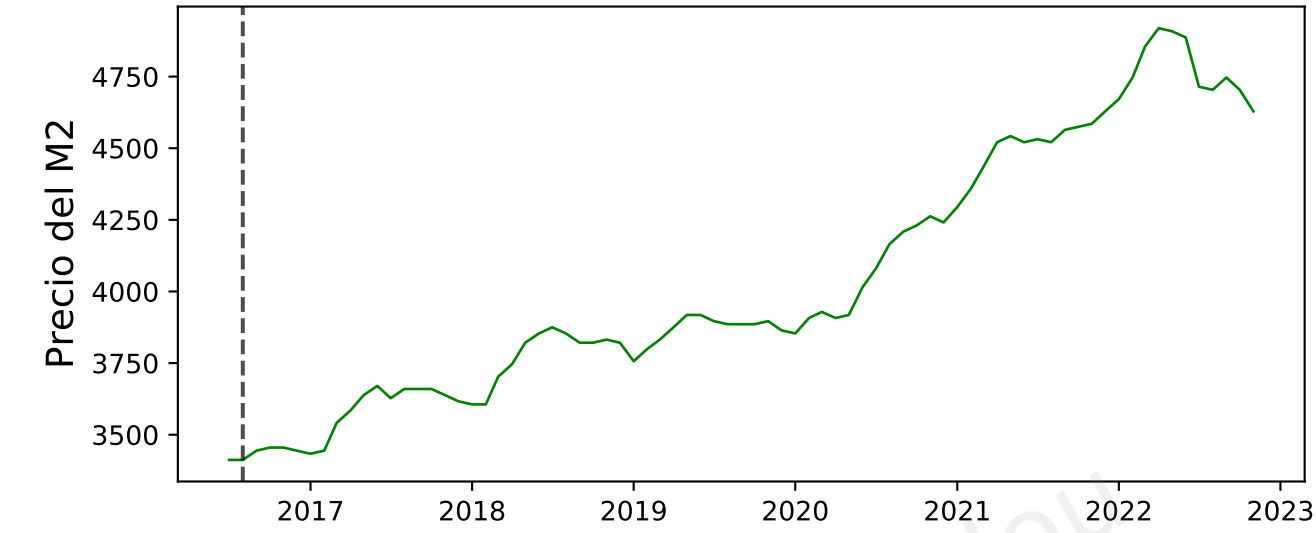
[illegible]

Pesimista 15y

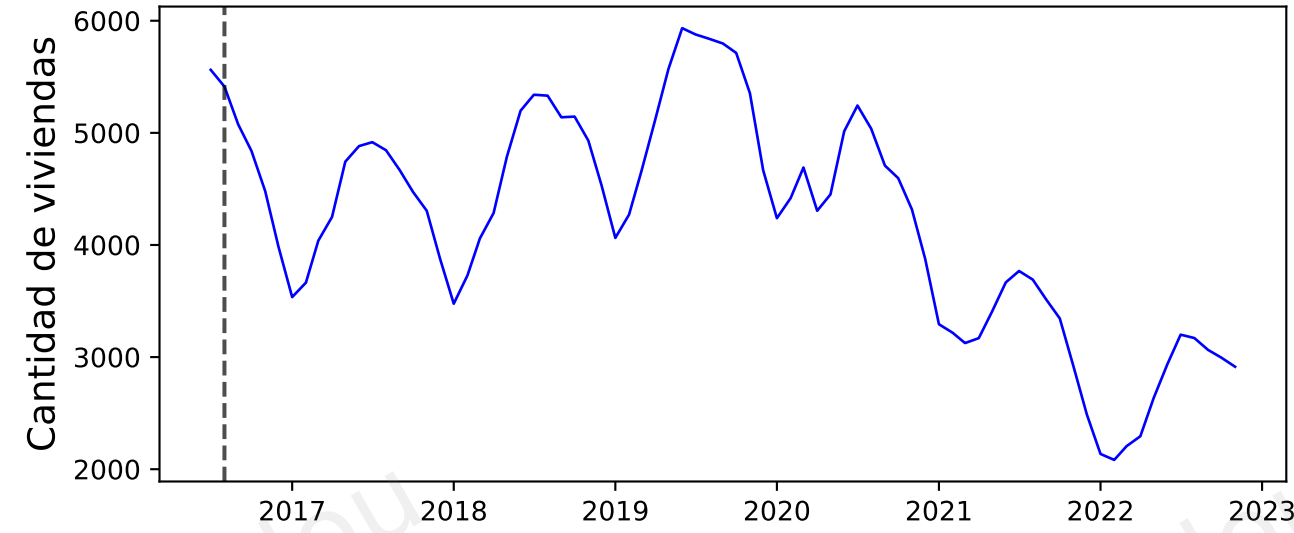
[illegible]

Condado de Nassau

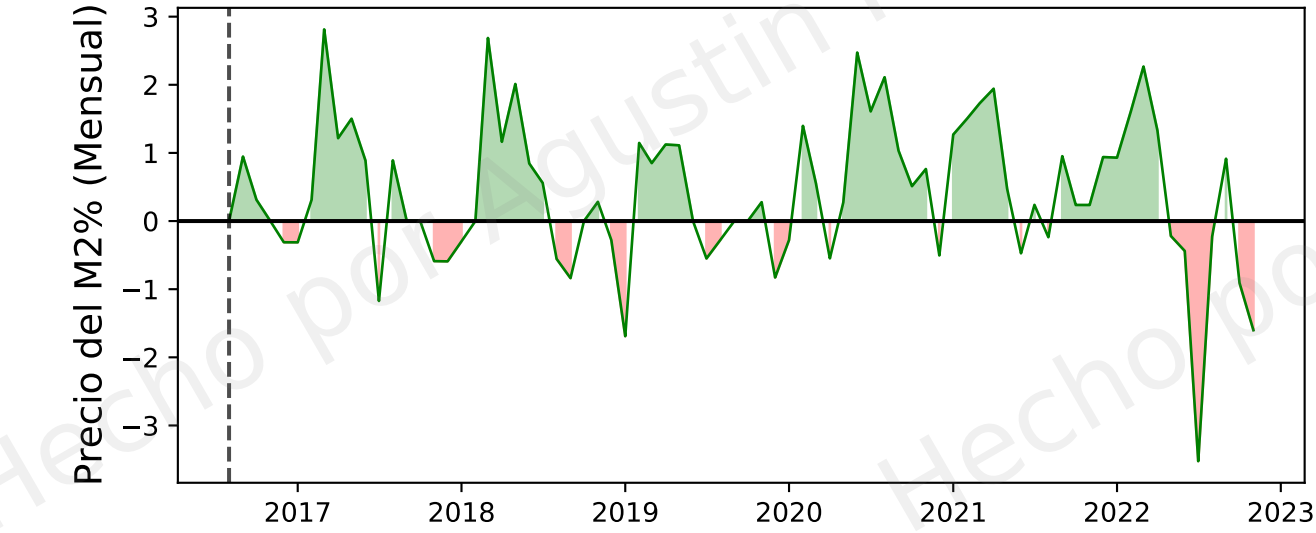
Precio del M2



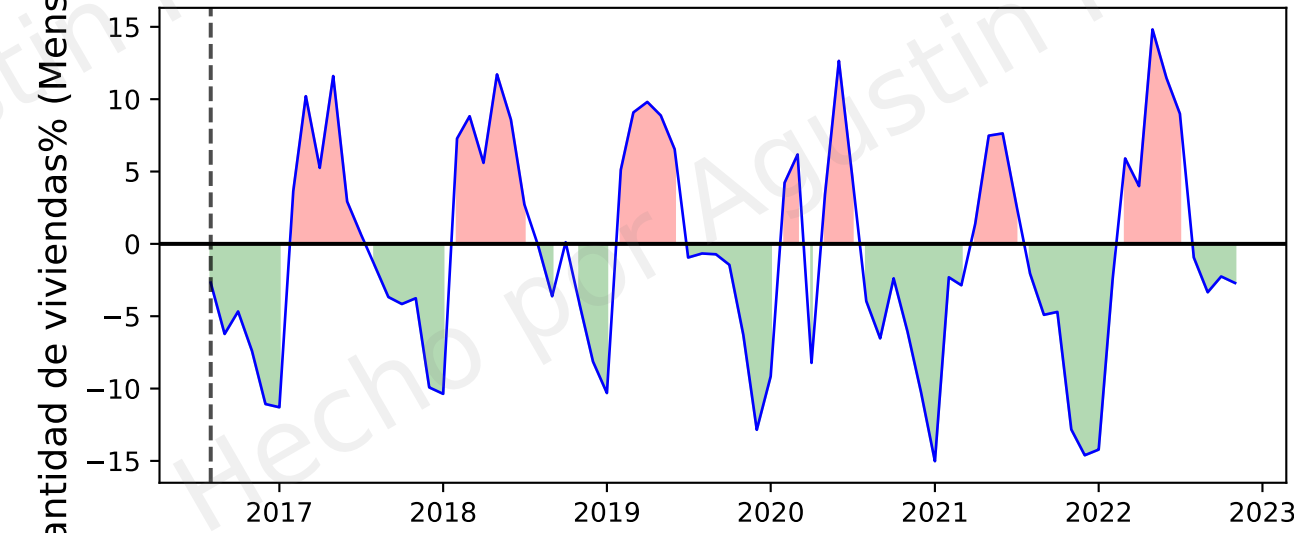
Cantidad de viviendas publicadas



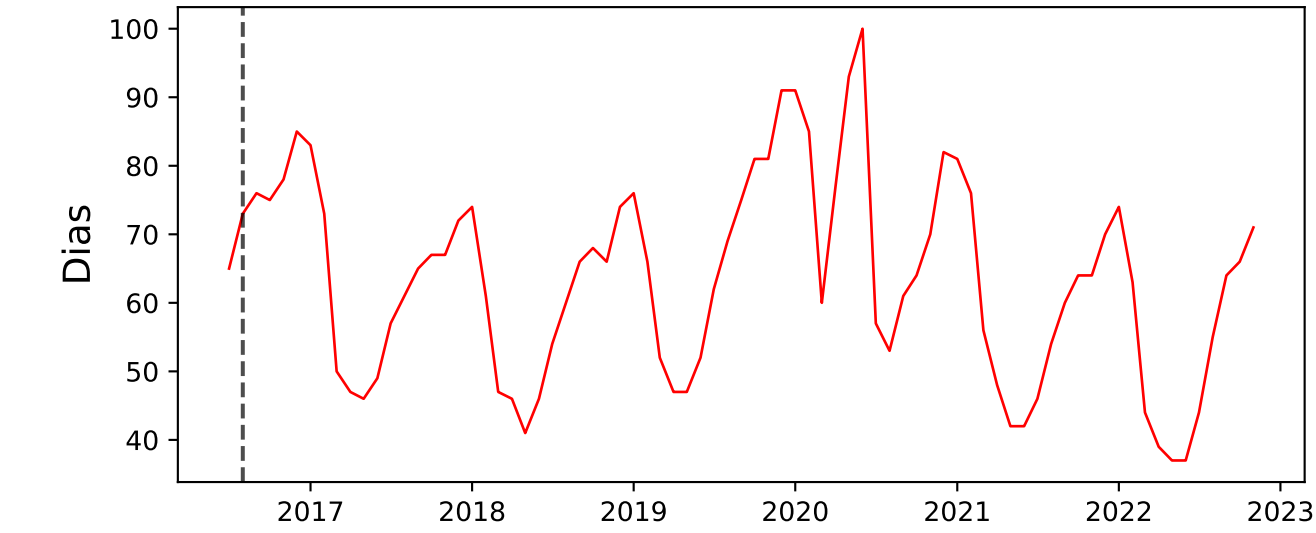
Precio del M2% (Mensual)



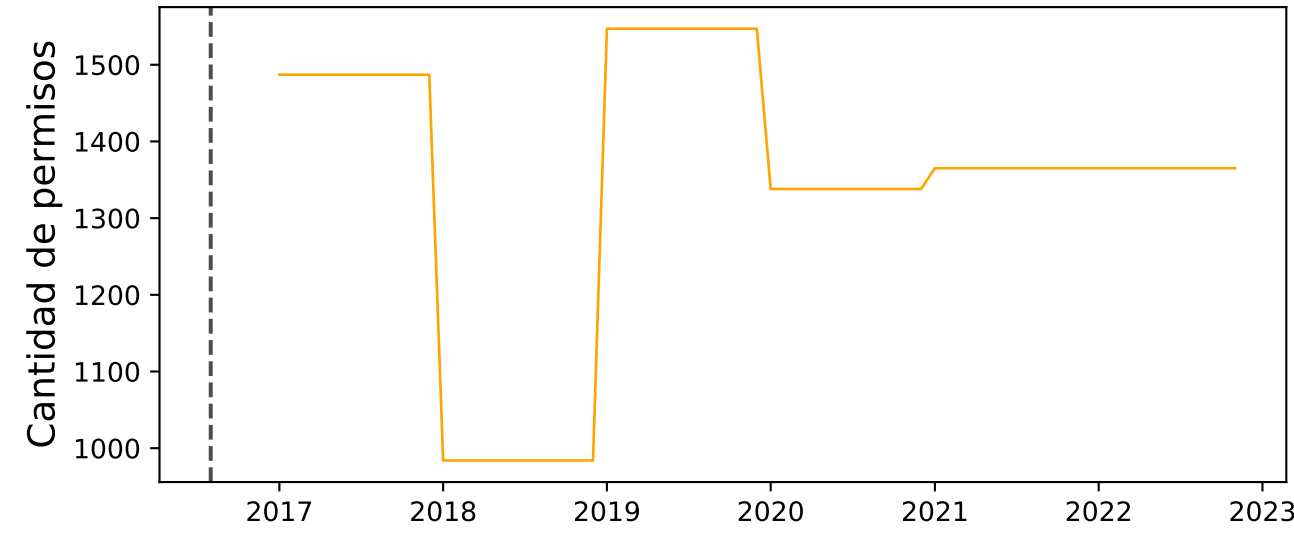
Cantidad de viviendas publicadas% (Mensual)



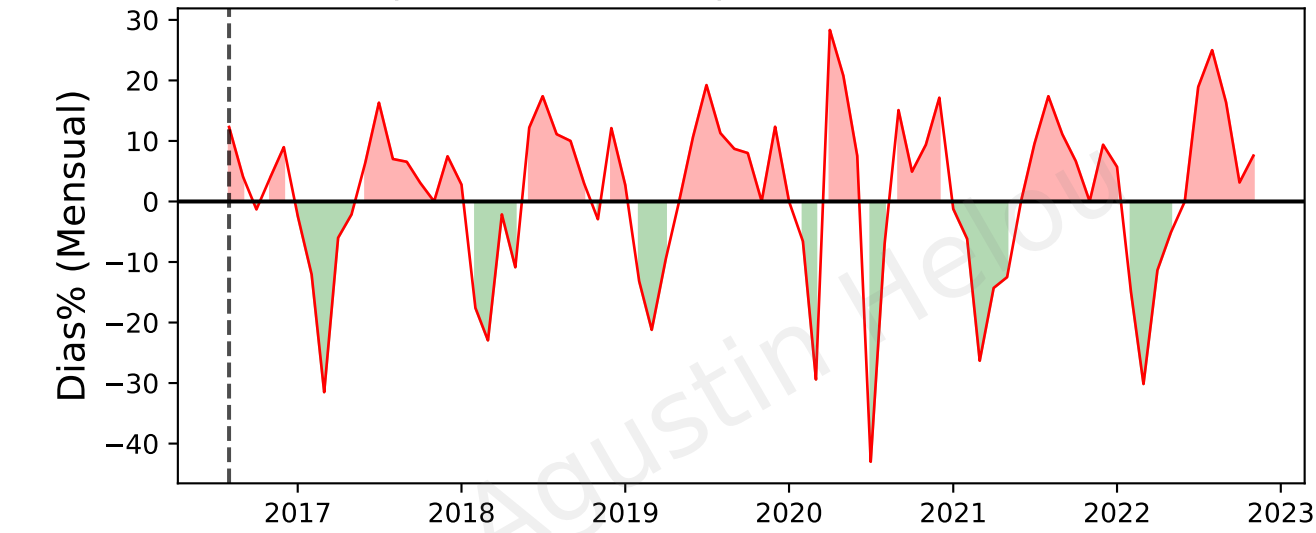
Dias publicado hasta que se vende



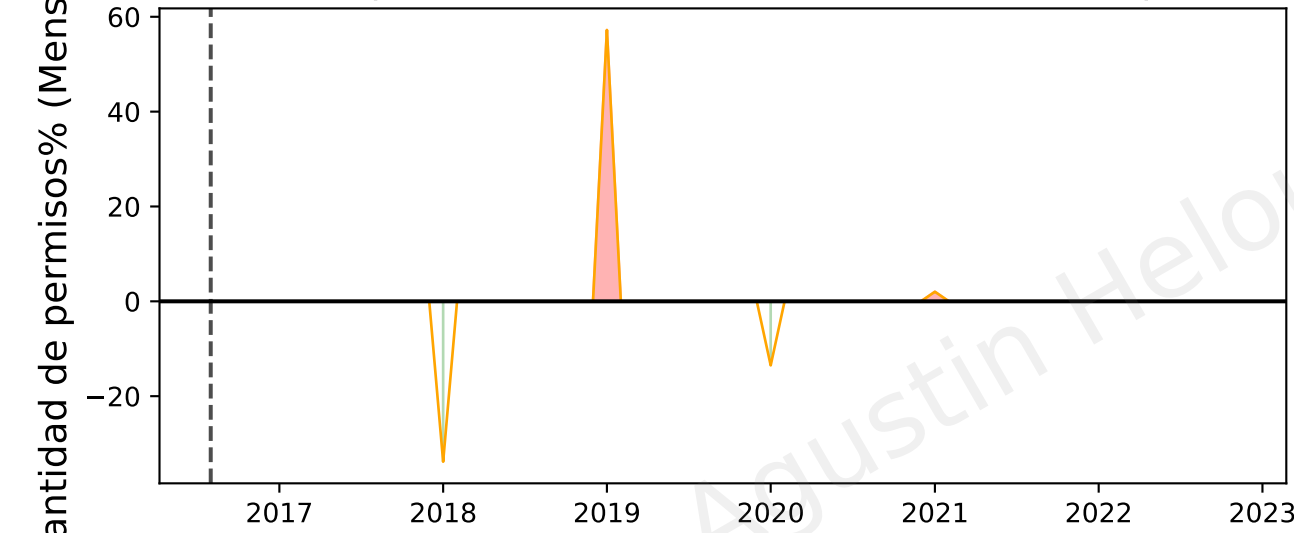
Cantidad de permisos de construccion residenciales aprobados



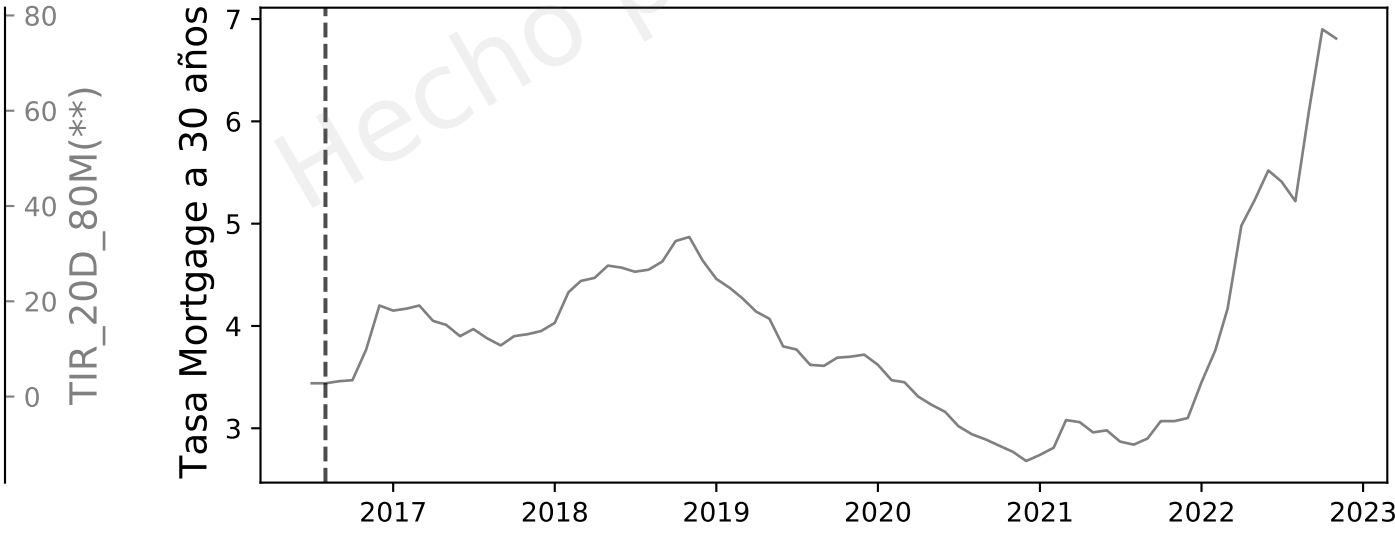
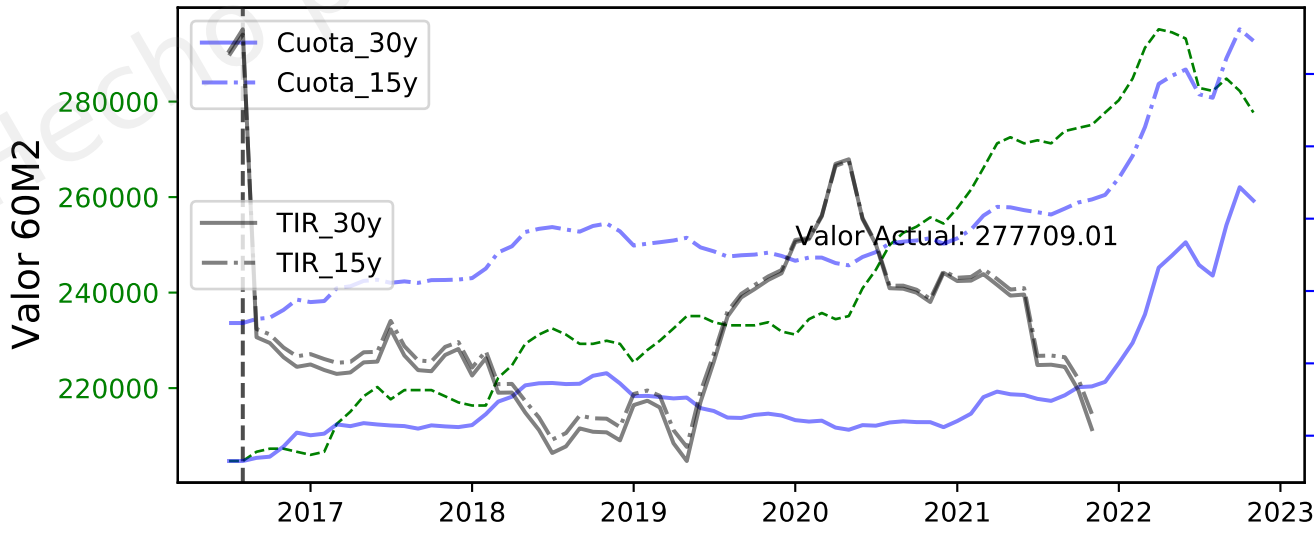
Dias publicado hasta que se vende% (Mensual)



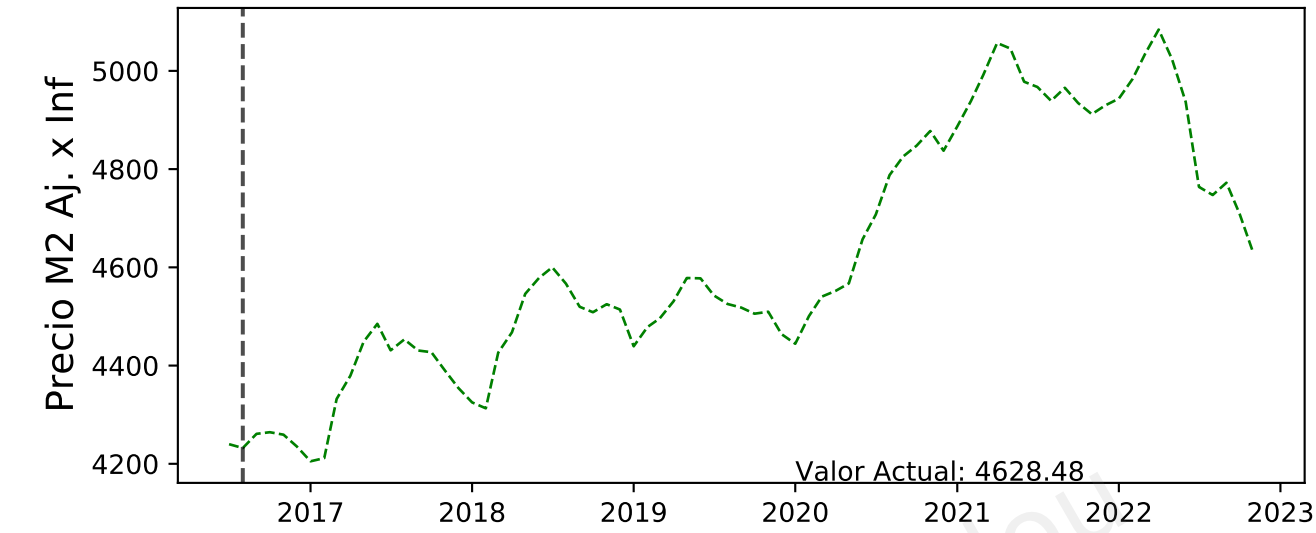
Cantidad de permisos de construccion residenciales aprobados% (Mensual)



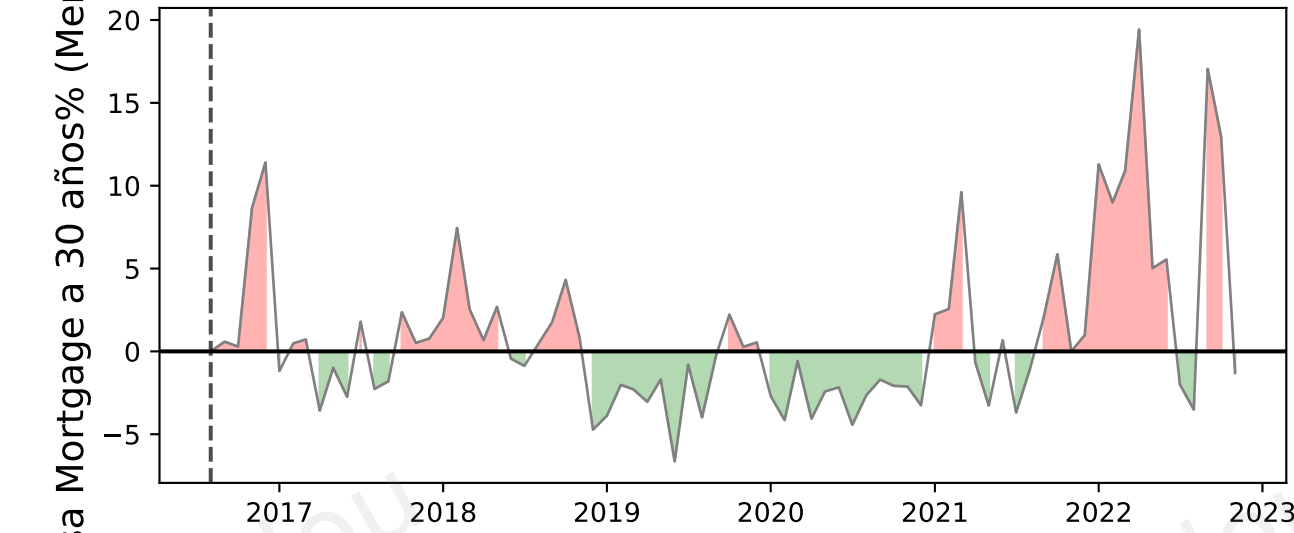
Departamento de 60M2



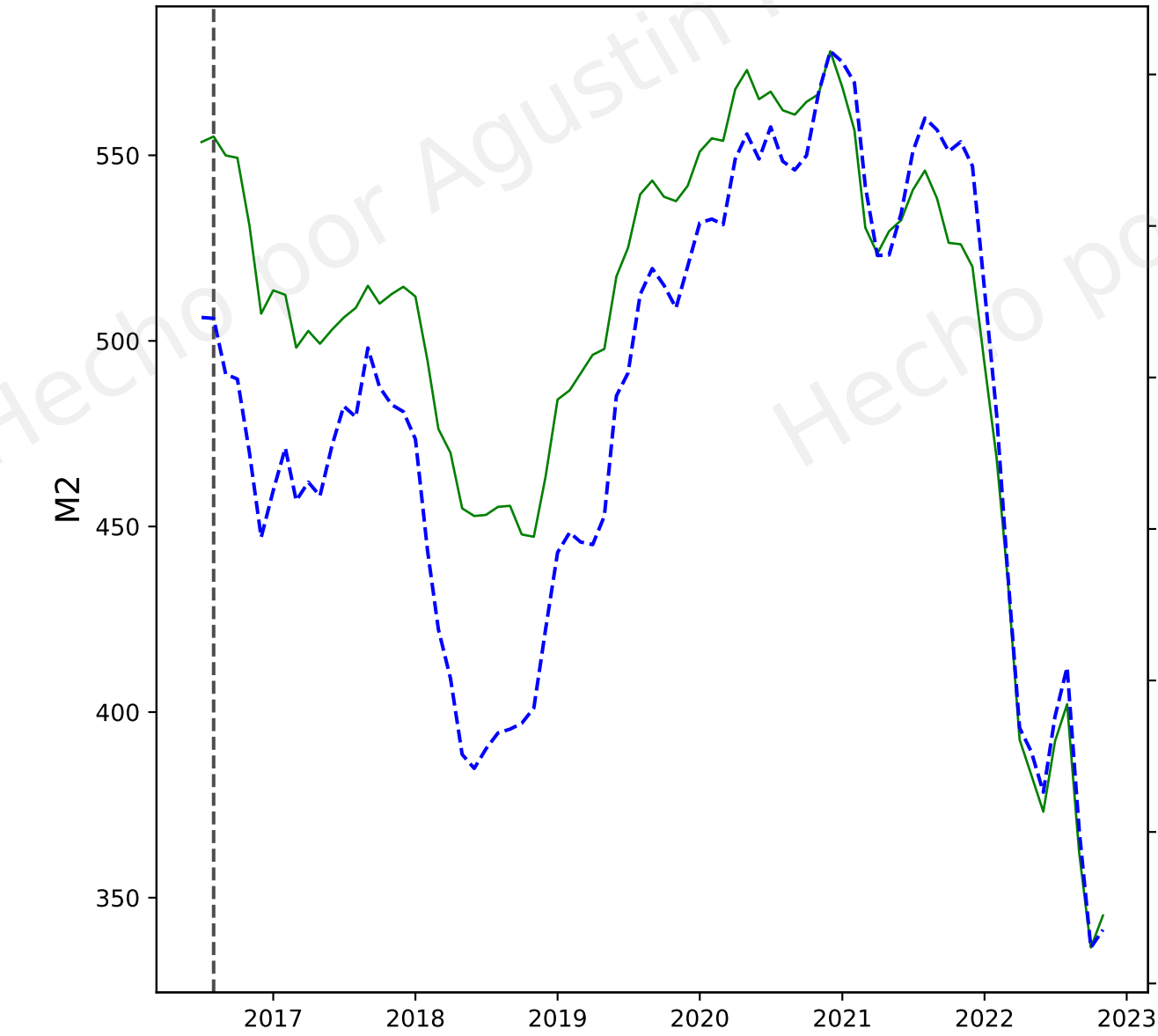
Precio M2 Aj. x Inf



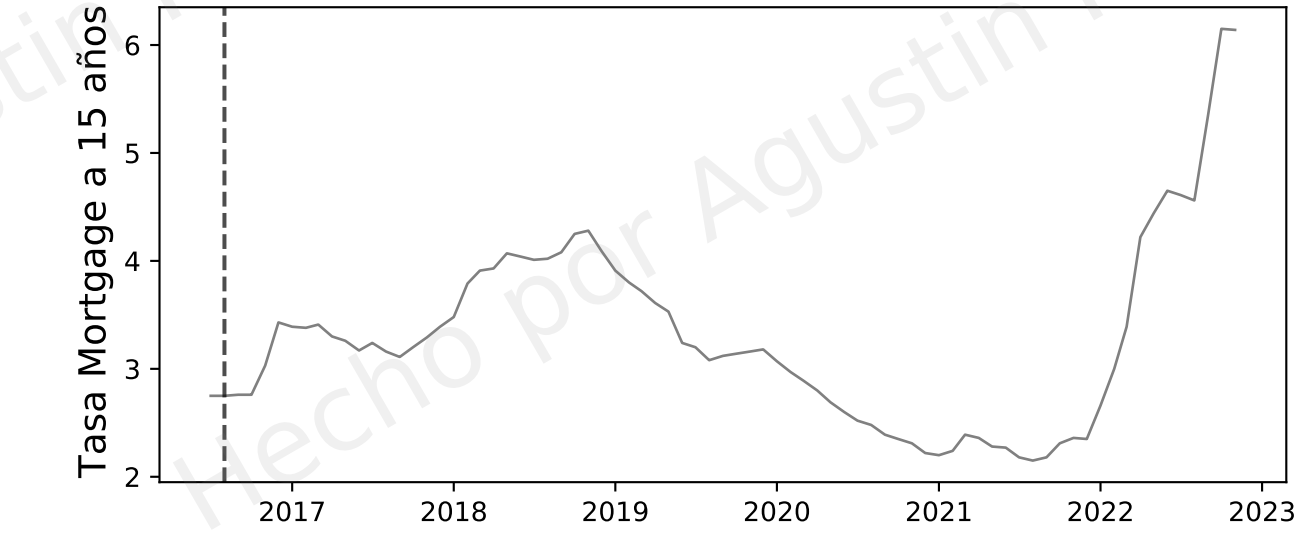
Tasa Mortgage a 30 años



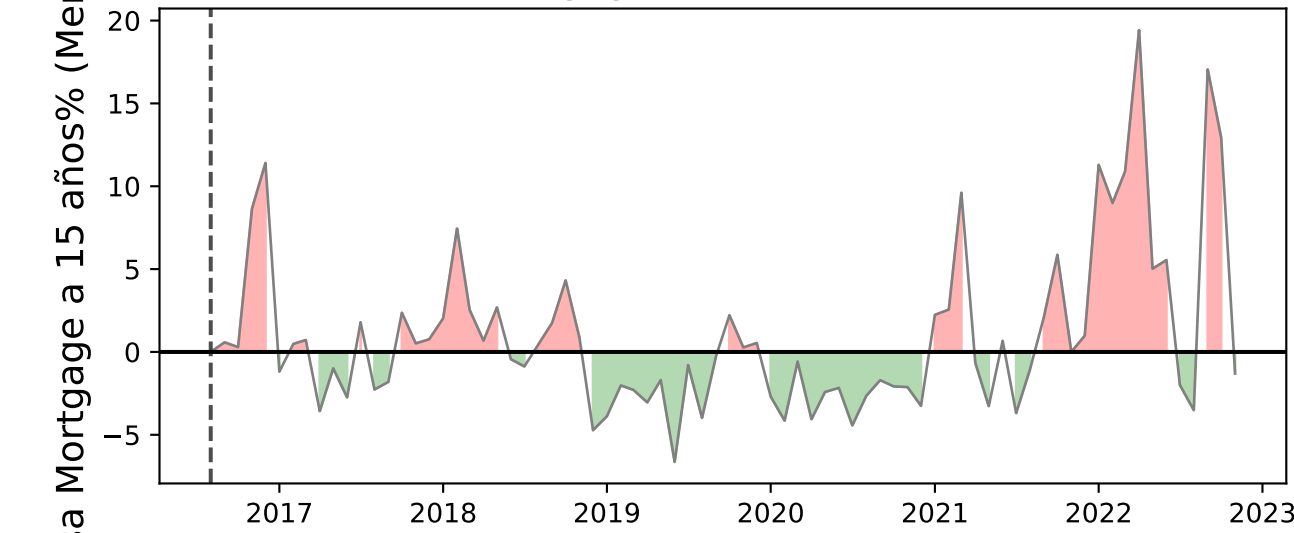
Cantidad de Metros x Ingreso Medio del Condado con Mortgage 30y



Tasa Mortgage a 15 años



Tasa Mortgage a 15 años% (Mensual)



Hipotetico de Nassau

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	277709.01	277709.01	277709.01	277709.01	277709.01	277709.01
Downpayment	55541.8	55541.8	55541.8	55541.8	55541.8	55541.8
Mortgage	222167.21	222167.21	222167.21	222167.21	222167.21	222167.21
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	1449.84	1449.84	1449.84	1891.62	1891.62	1891.62
Renta	2122.09	2122.09	2122.09	2122.09	2122.09	2122.09
Comision	212.21	212.21	212.21	212.21	212.21	212.21
HOA	465.26	465.26	465.26	465.26	465.26	465.26
Seguro	111.08	111.08	111.08	111.08	111.08	111.08
Impuesto Propiedad	462.85	462.85	462.85	462.85	462.85	462.85
Venta	294177.88	304264.6	284091.17	294177.88	304264.6	284091.17
Prepayment Penalty	4396.53	4396.53	4396.53	4256.99	4256.99	4256.99
Cancelacion Mortgage	219826.5	219826.5	219826.5	212849.53	212849.53	212849.53
Impuesto Ganancias	1166.19	3284.4	0.0	1547.38	3665.59	0.0
Rendimiento USD	4387.08	12355.59	-4533.44	5821.1	13789.6	-2718.23
Capital	127644.85	127644.85	127644.85	137363.88	137363.88	137363.88
Rendimiento%	3.44	9.68	-3.55	4.24	10.04	-1.98
TIR	7.26	20.47	-7.49	9.27	22.0	-4.32

Base 30y

[illegible]

Optimista 30y

[illegible]

Pesimista 30y

[illegible]

Base 15y

[illegible]

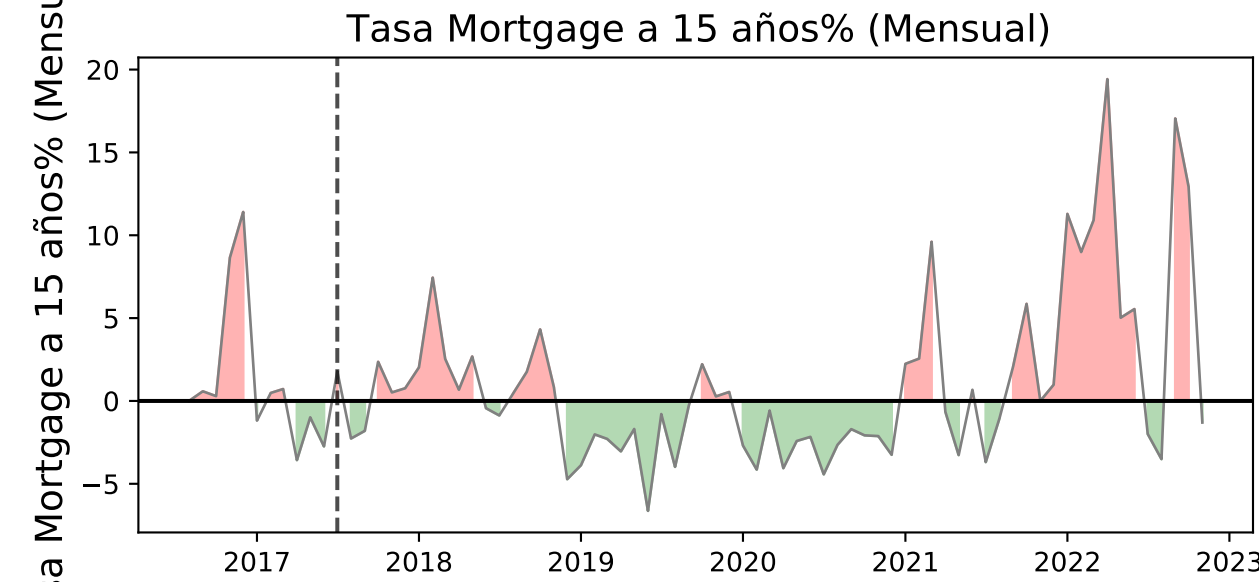
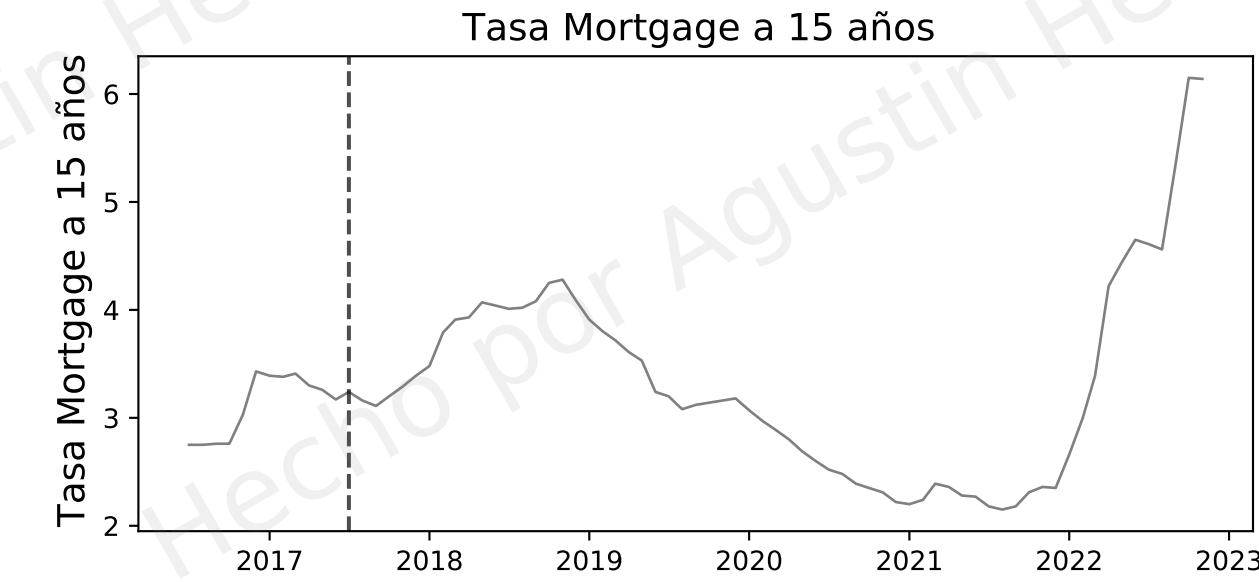
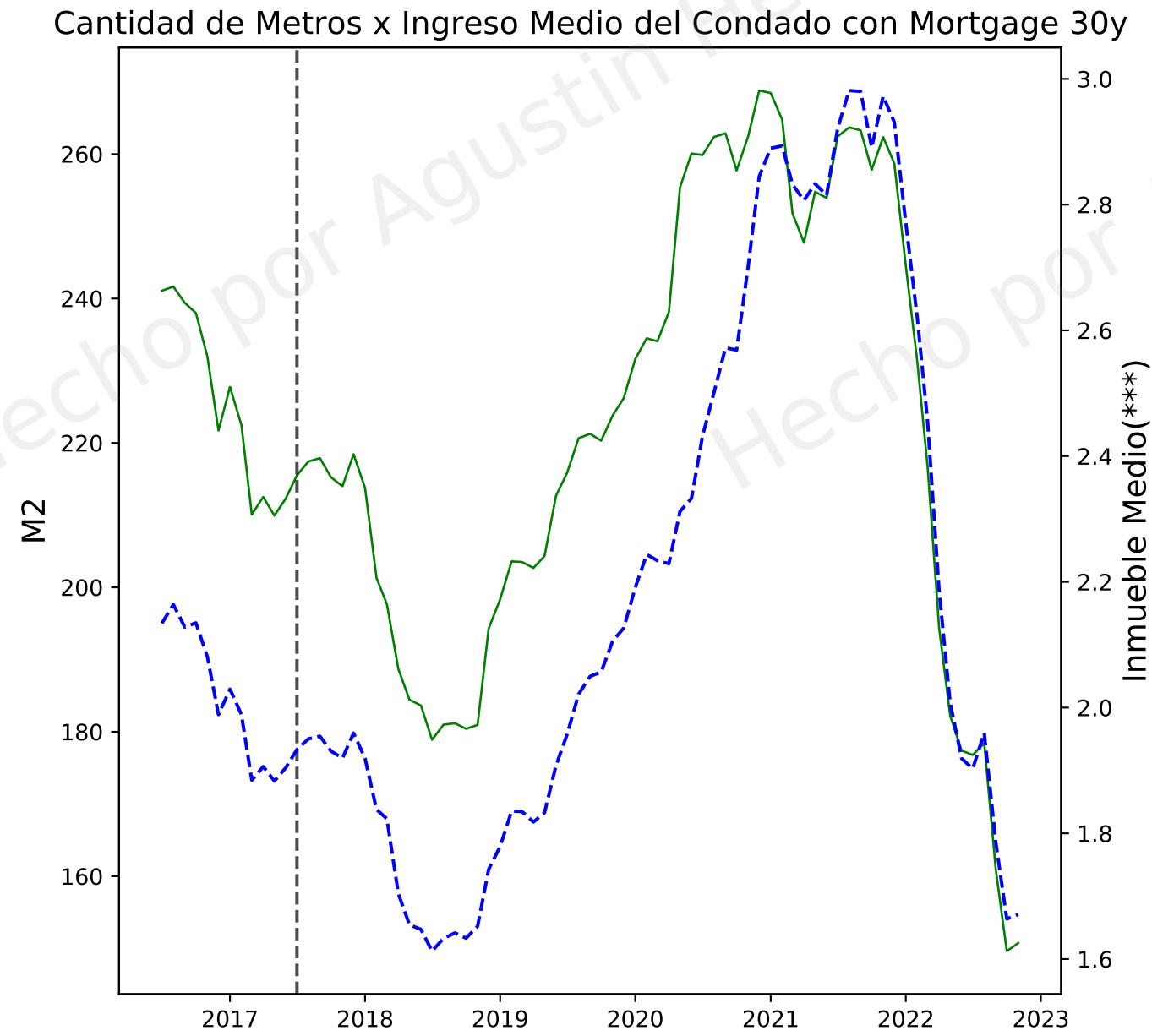
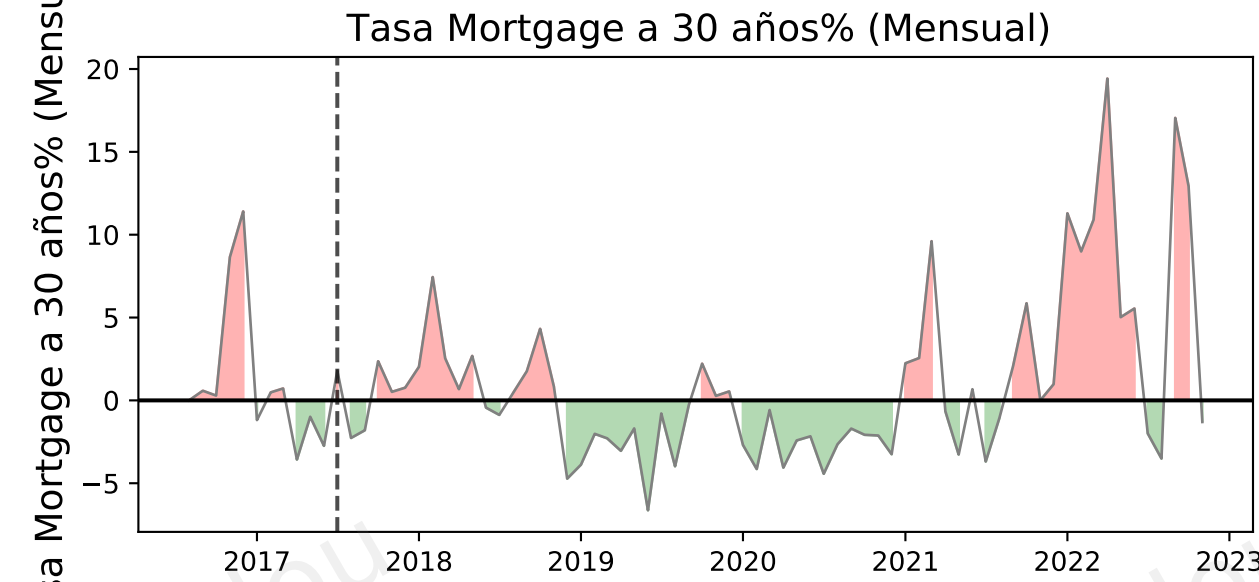
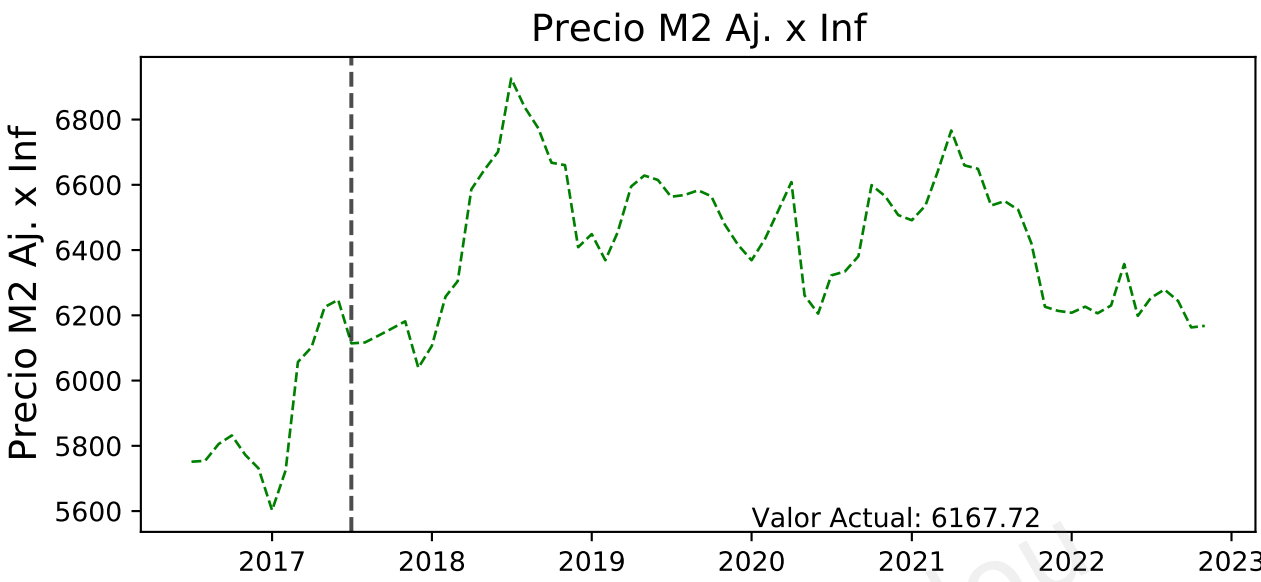
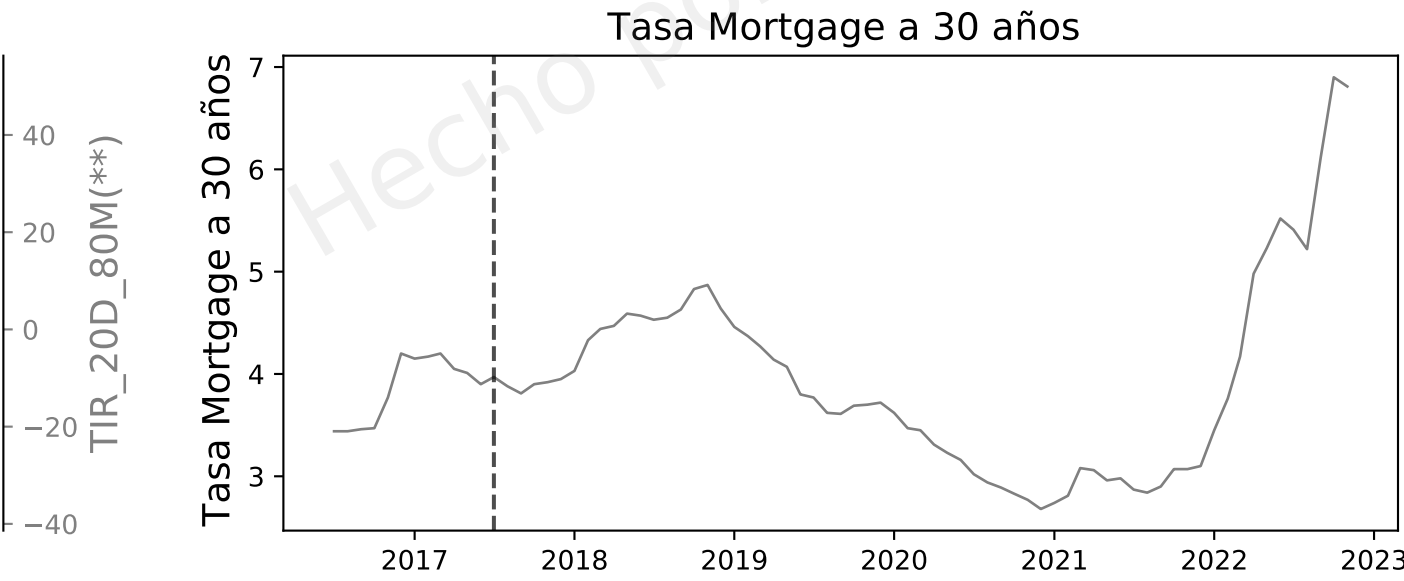
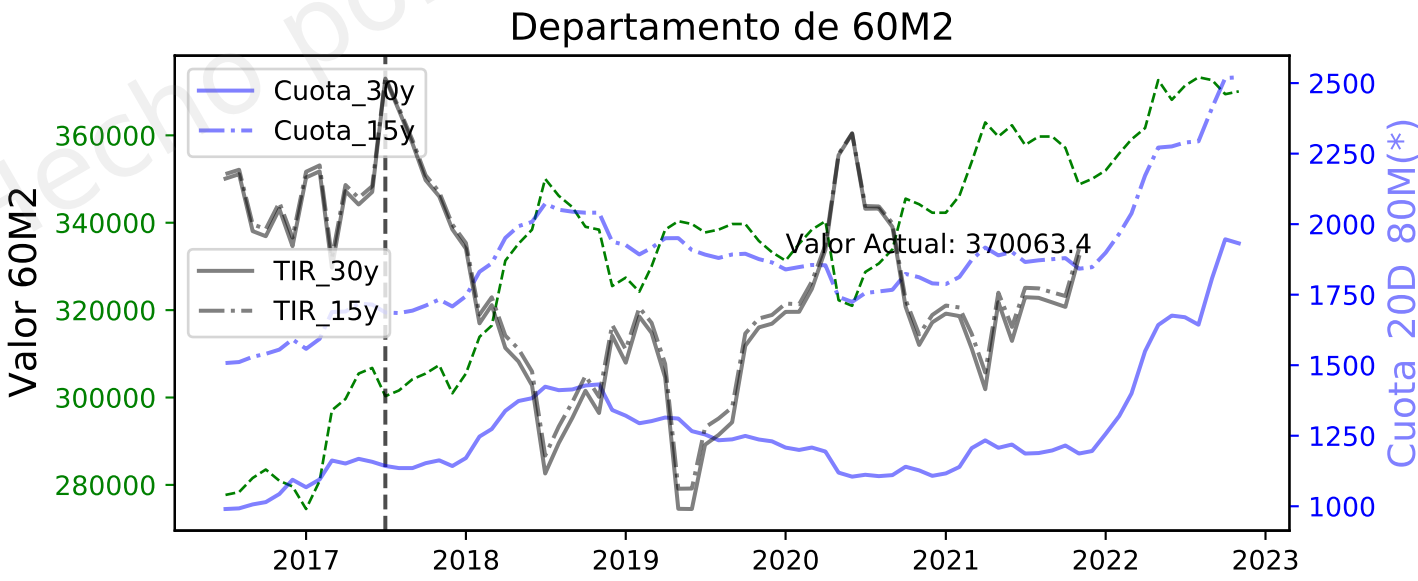
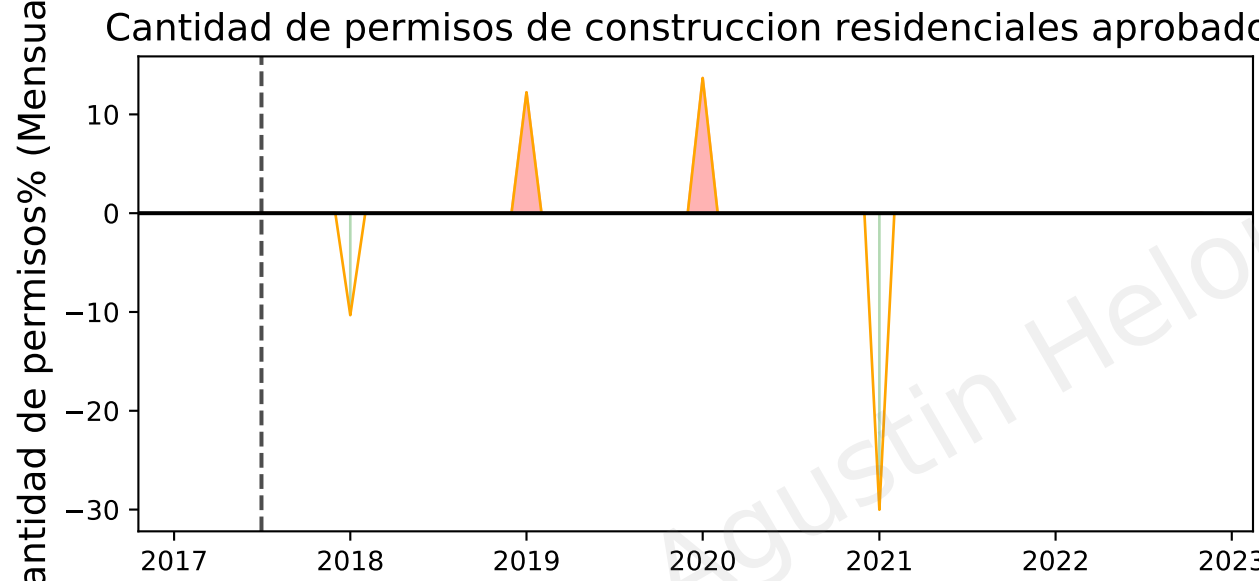
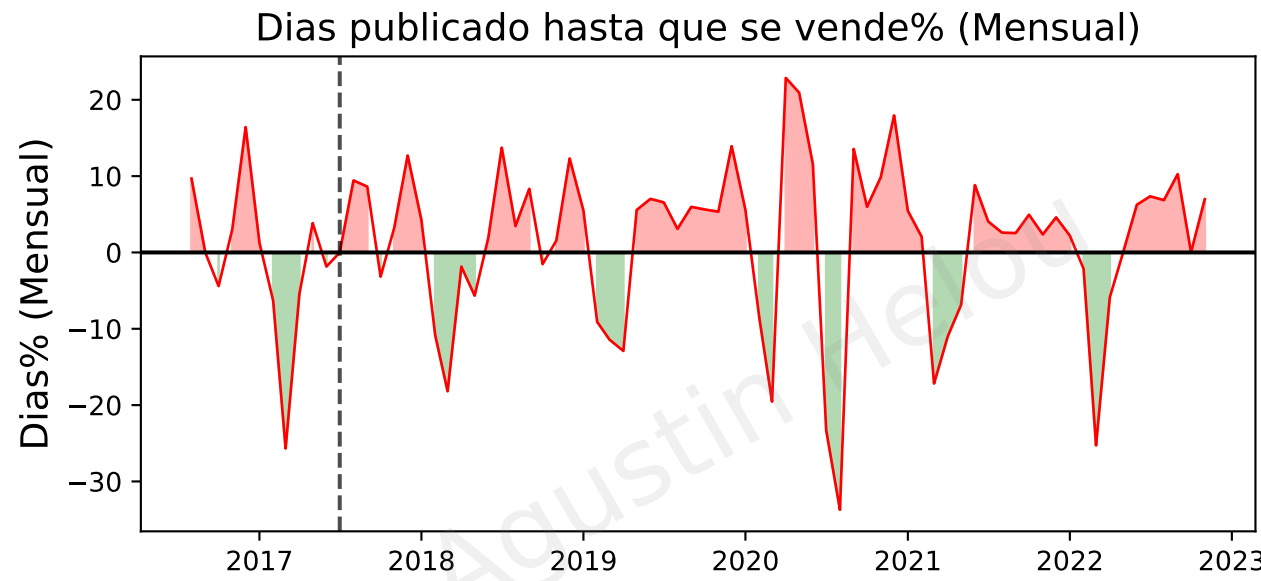
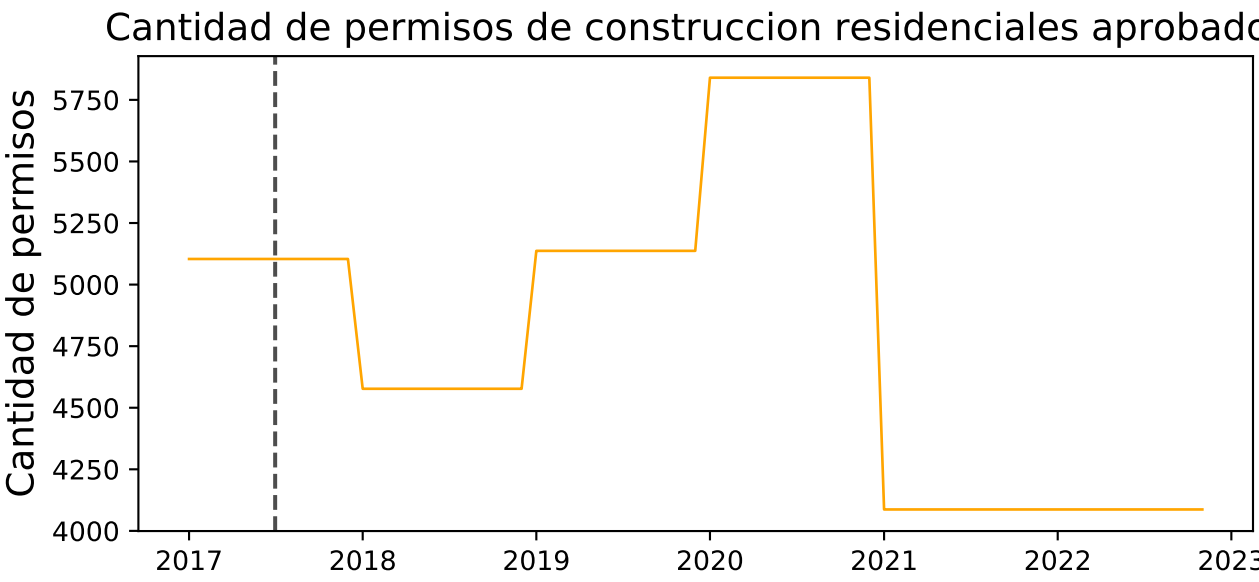
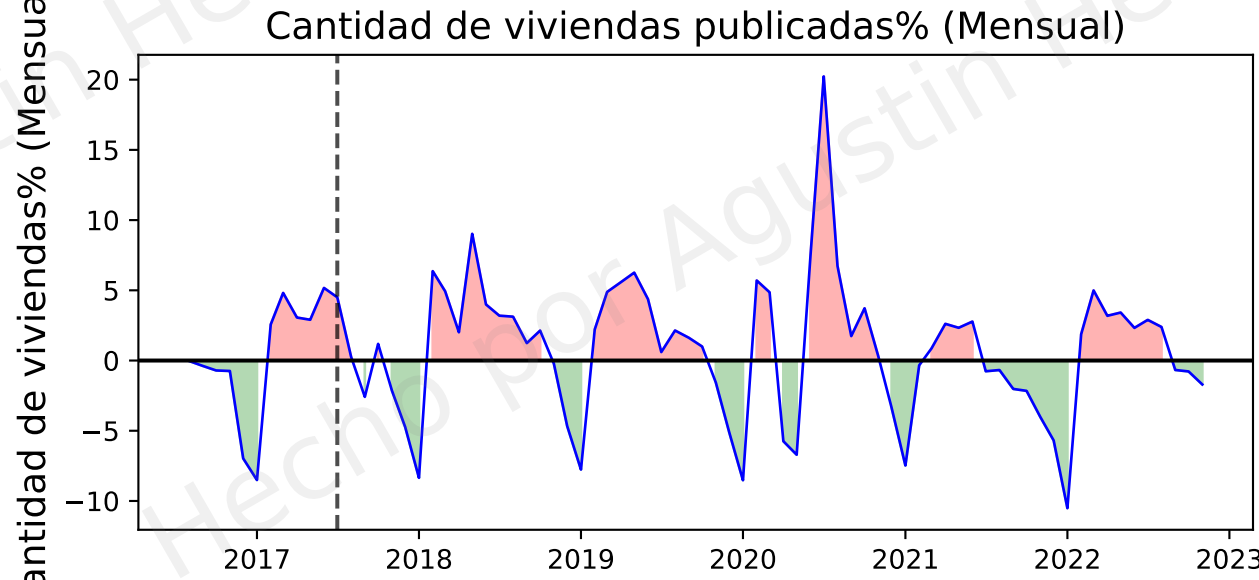
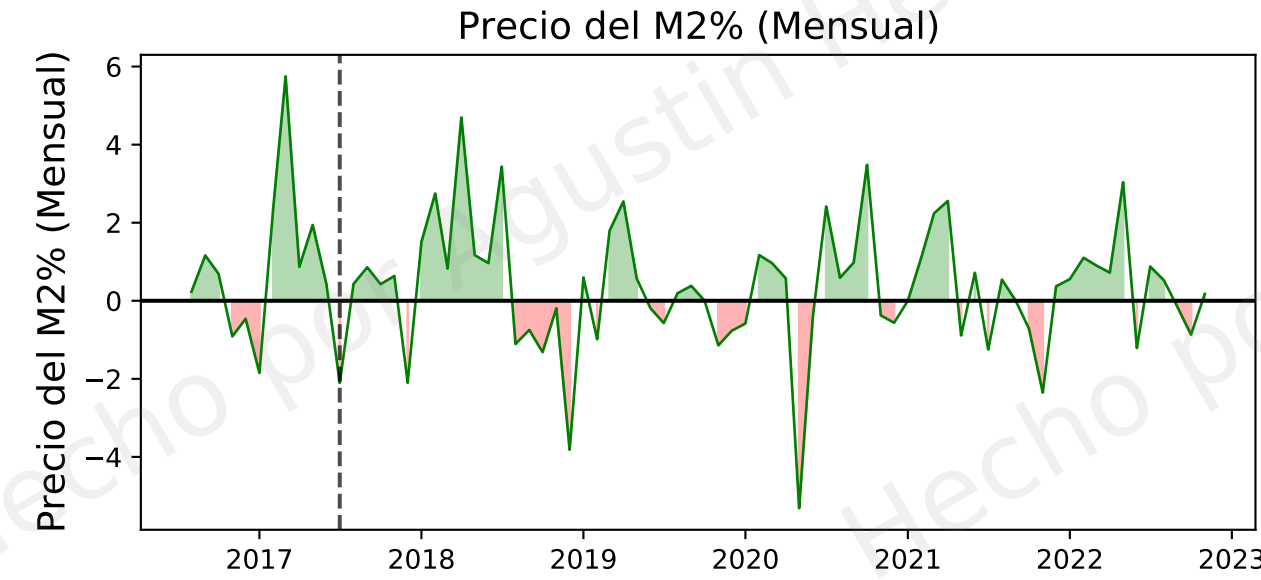
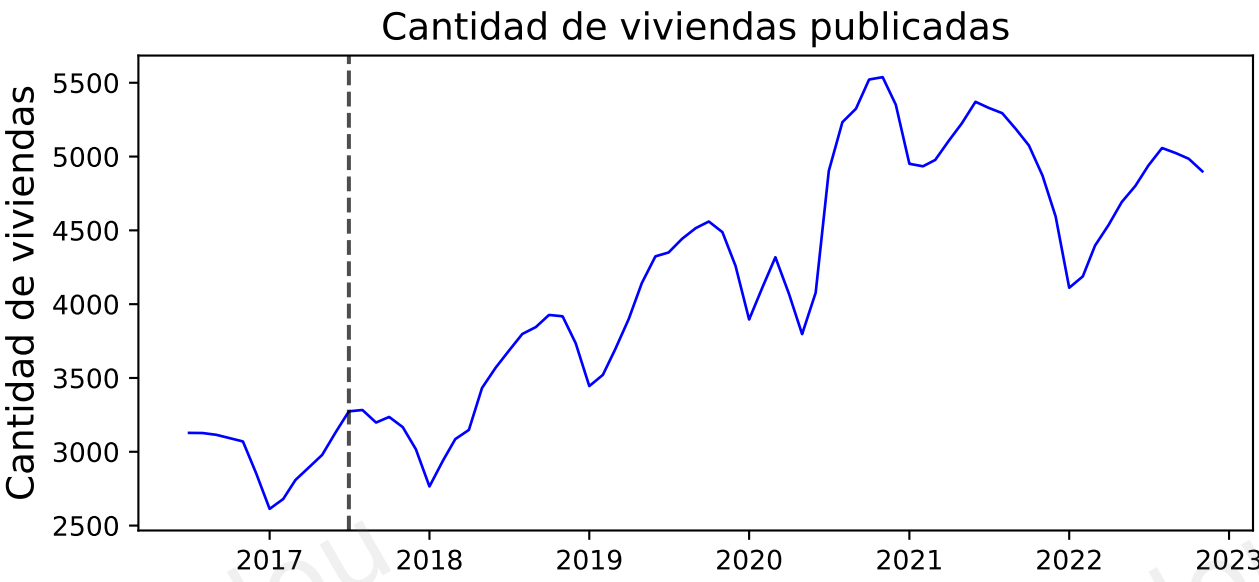
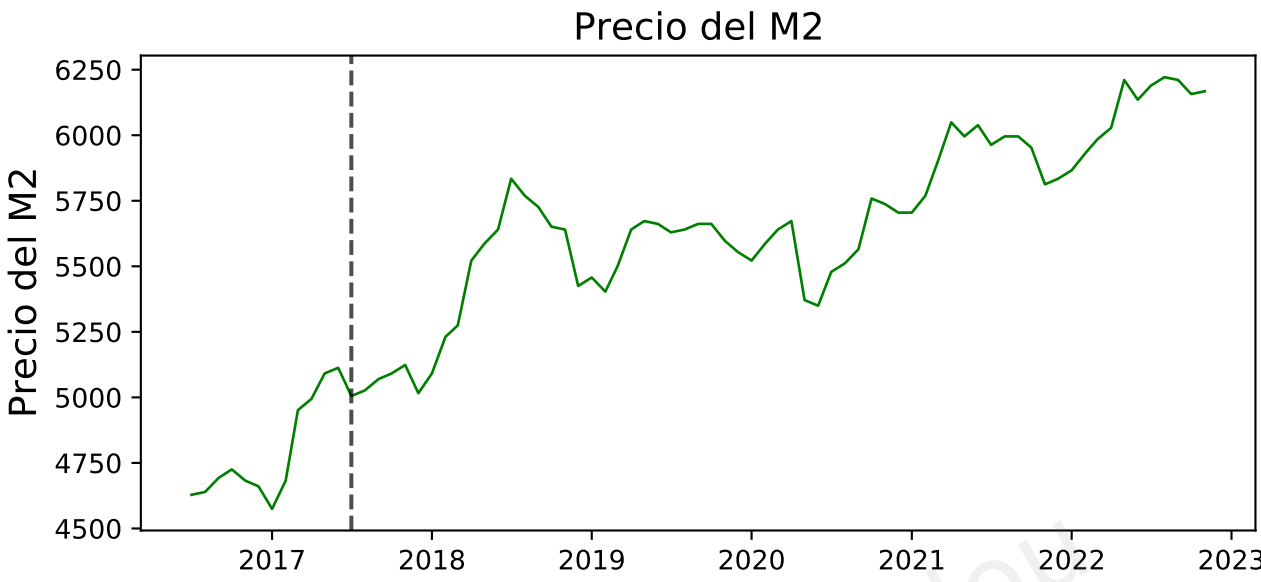
Optimista 15y

[illegible]

Pesimista 15y

[illegible]

Condado de Queens



Hipotetico de Queens

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	370063.4	370063.4	370063.4	370063.4	370063.4	370063.4
Downpayment	74012.68	74012.68	74012.68	74012.68	74012.68	74012.68
Mortgage	296050.72	296050.72	296050.72	296050.72	296050.72	296050.72
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	1932.0	1932.0	1932.0	2520.69	2520.69	2520.69
Renta	2794.05	2794.05	2794.05	2794.05	2794.05	2794.05
Comision	279.4	279.4	279.4	279.4	279.4	279.4
HOA	549.26	549.26	549.26	549.26	549.26	549.26
Seguro	148.03	148.03	148.03	148.03	148.03	148.03
Impuesto Propiedad	616.77	616.77	616.77	616.77	616.77	616.77
Venta	387205.41	405419.39	368991.44	387205.41	405419.39	368991.44
Prepayment Penalty	5858.63	5858.63	5858.63	5672.69	5672.69	5672.69
Cancelacion Mortgage	292931.59	292931.59	292931.59	283634.38	283634.38	283634.38
Impuesto Ganancias	653.29	4478.23	0.0	1161.26	4986.19	0.0
Rendimiento USD	2457.62	16846.66	-15103.06	4368.53	18757.58	-12684.18
Capital	169145.73	169145.73	169145.73	182096.91	182096.91	182096.91
Rendimiento%	1.45	9.96	-8.93	2.4	10.3	-6.97
TIR	3.06	21.01	-18.76	5.23	22.52	-15.13

Base 30y

[illegible]

Base 15y

[illegible]

Optimista 30y

[illegible]

Optimista 15y

[illegible]

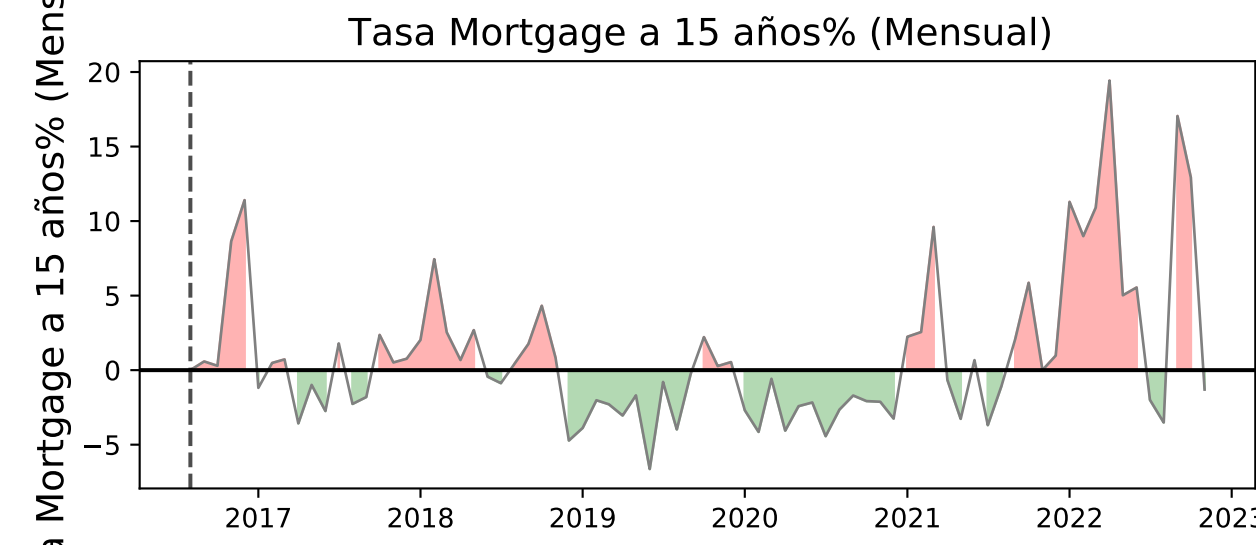
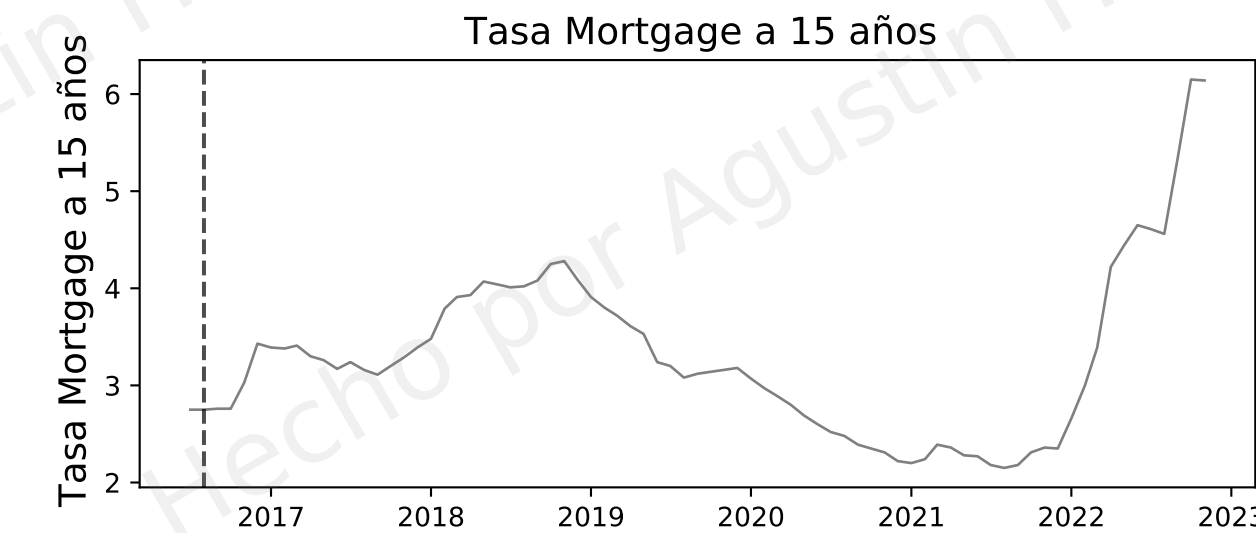
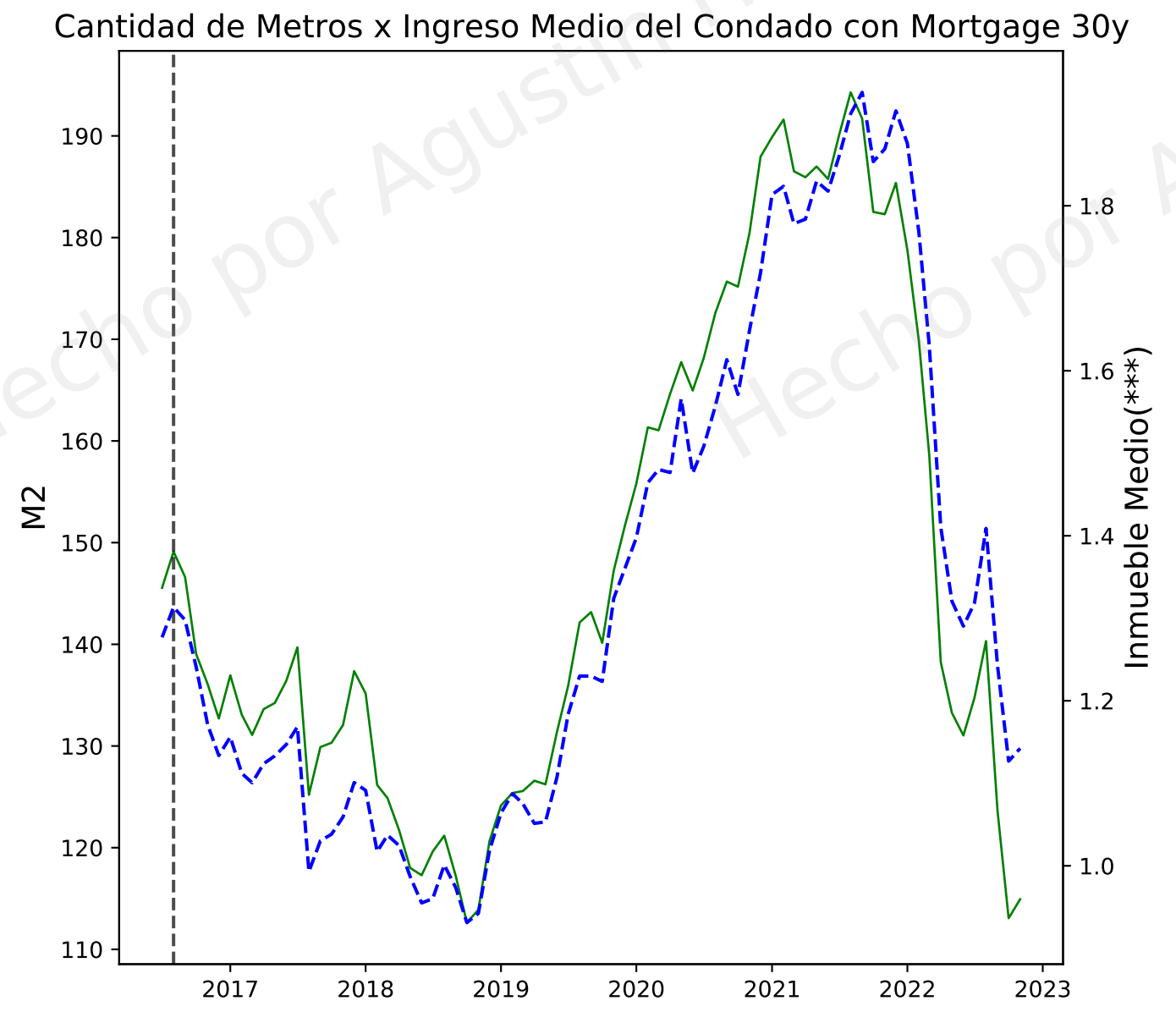
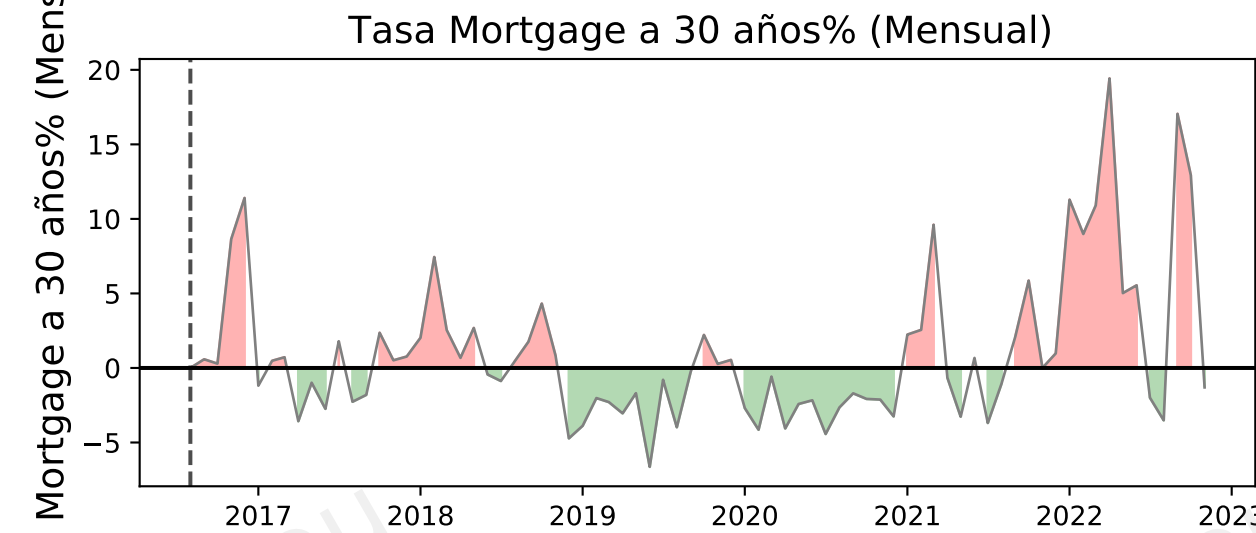
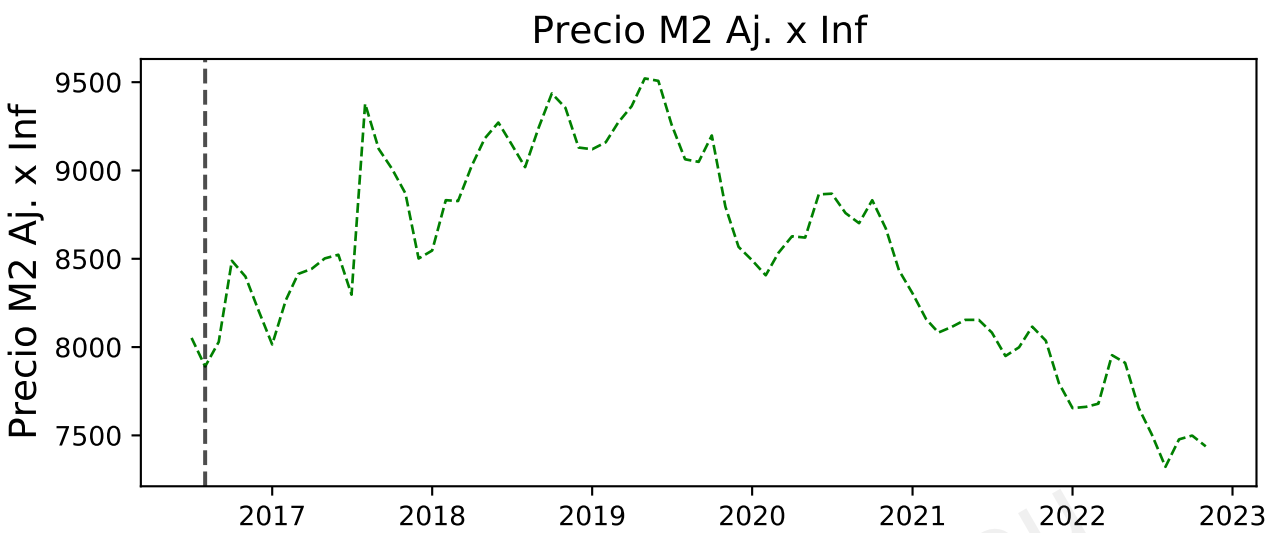
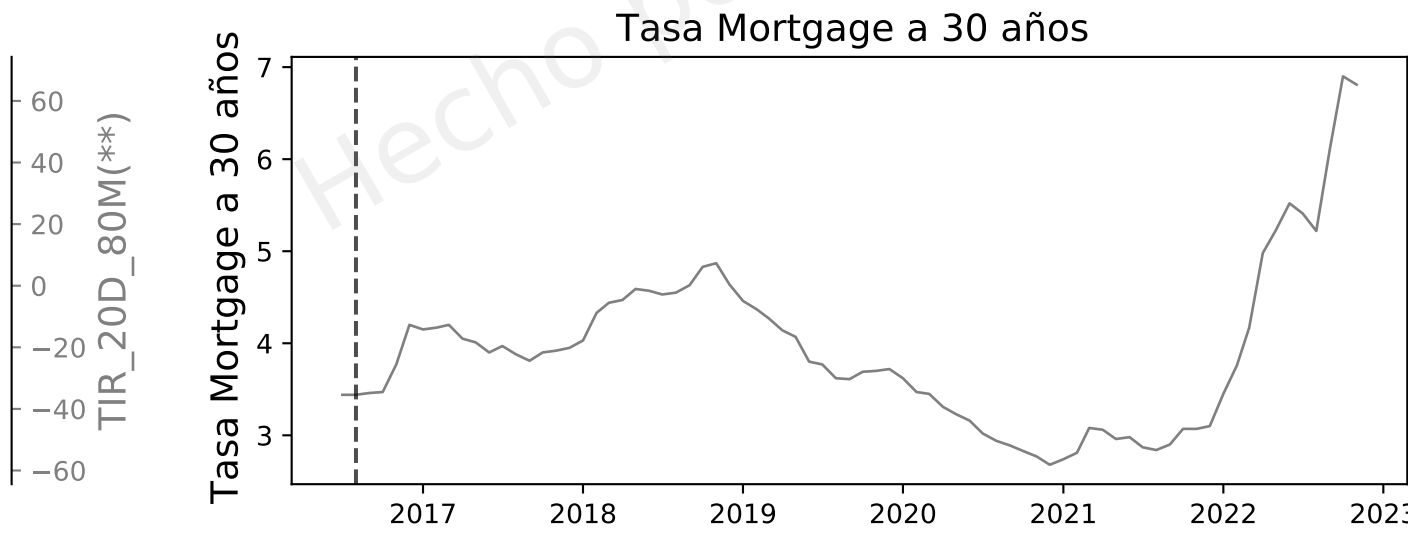
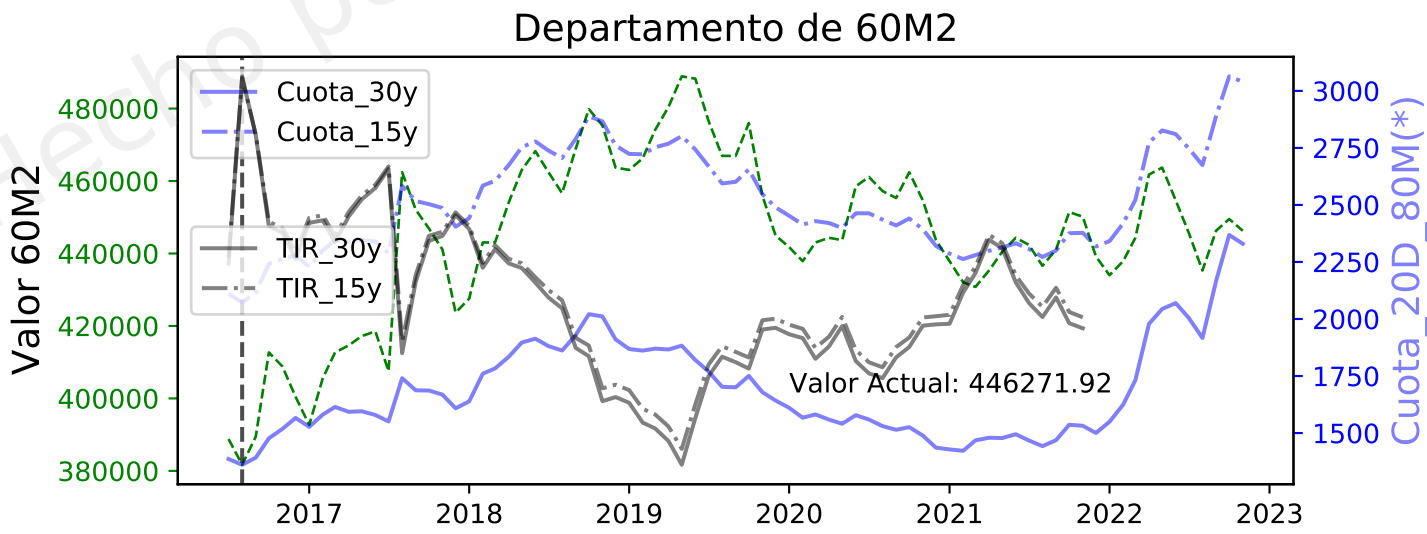
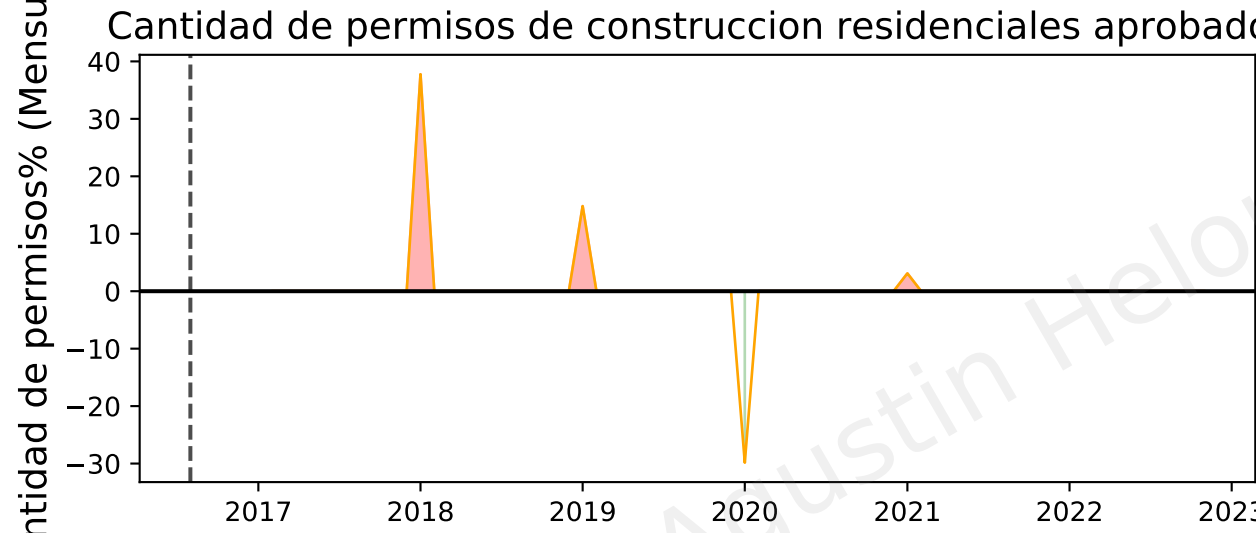
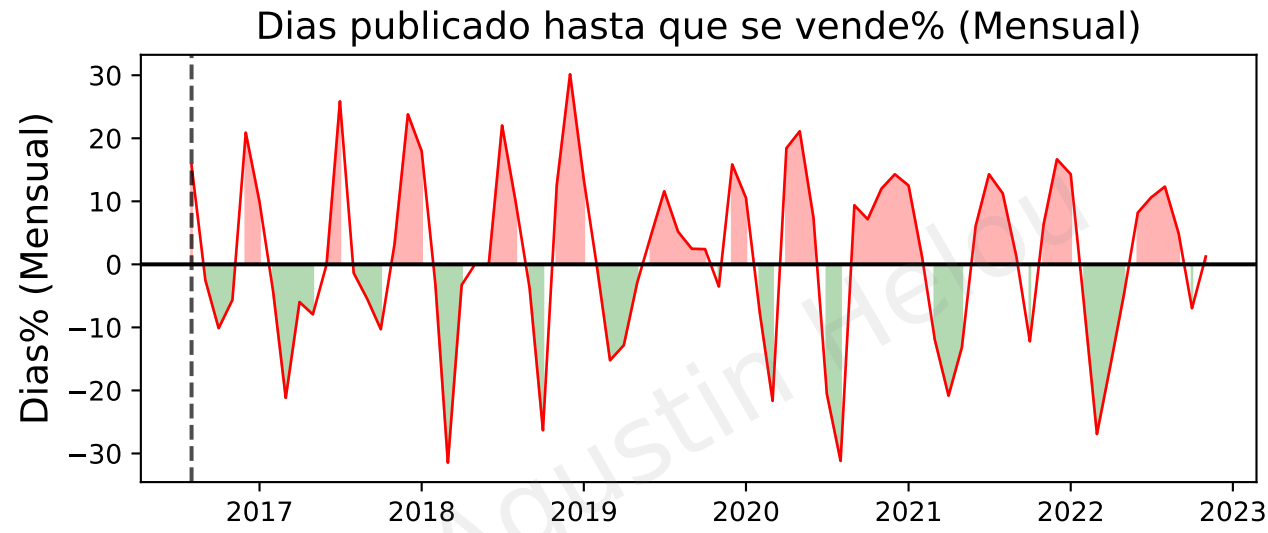
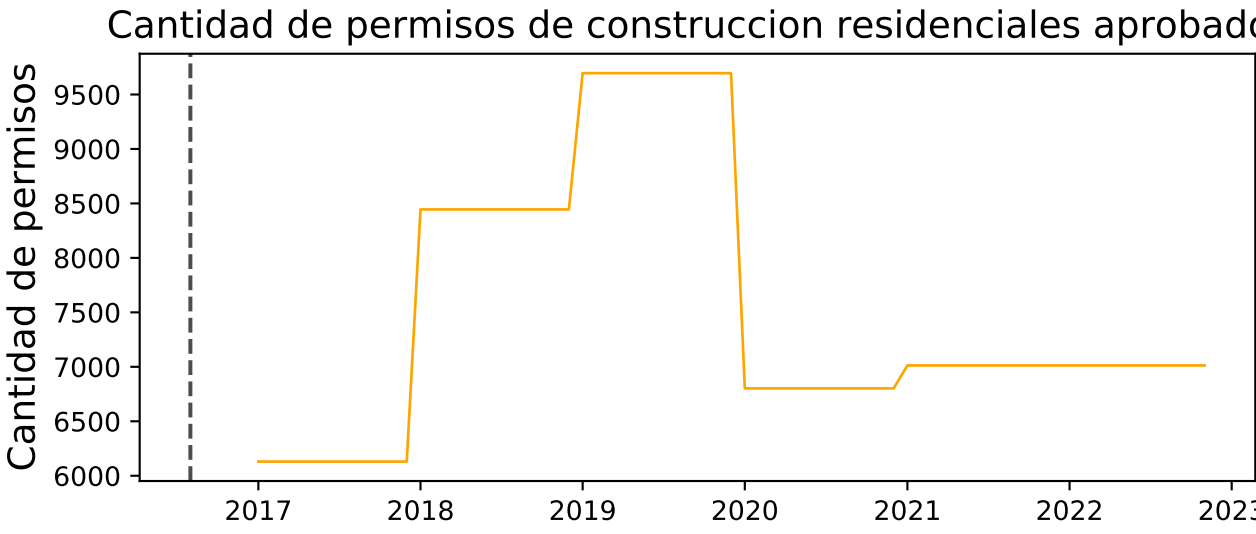
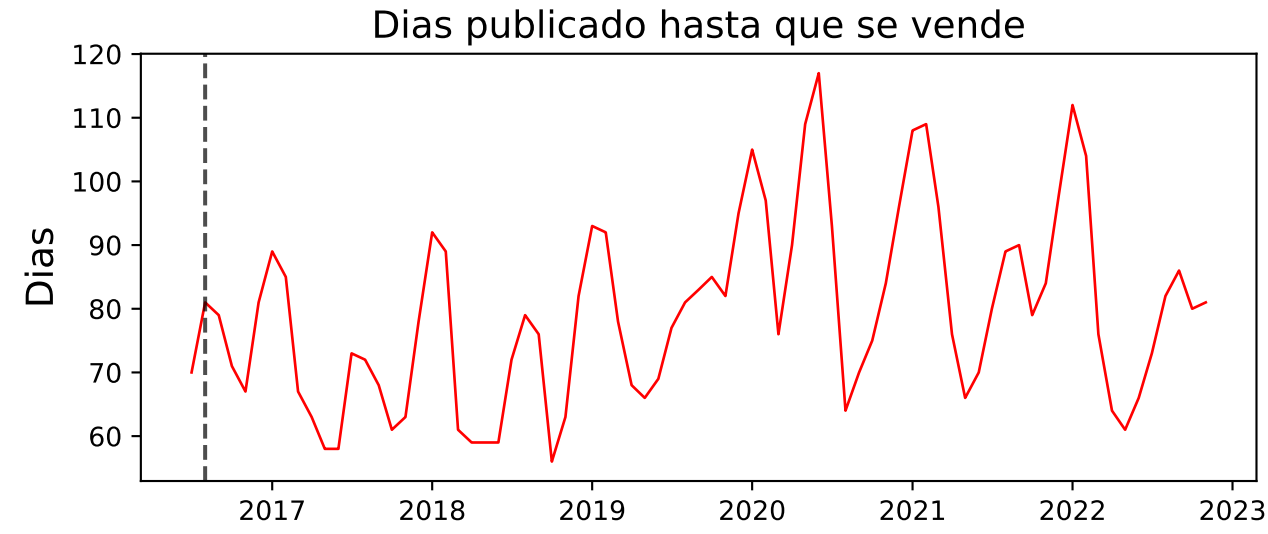
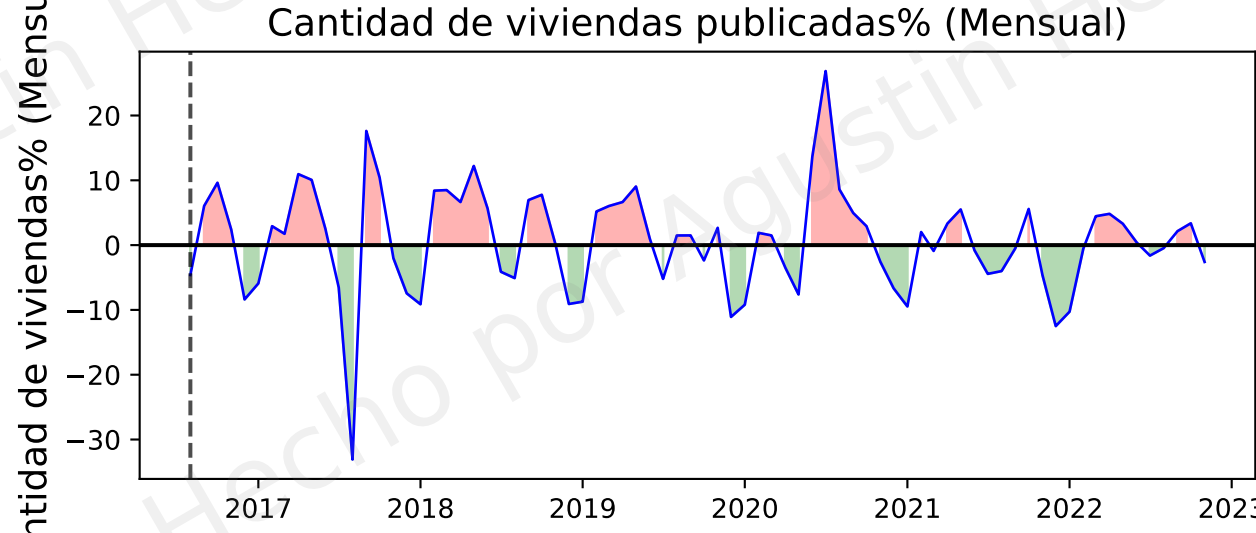
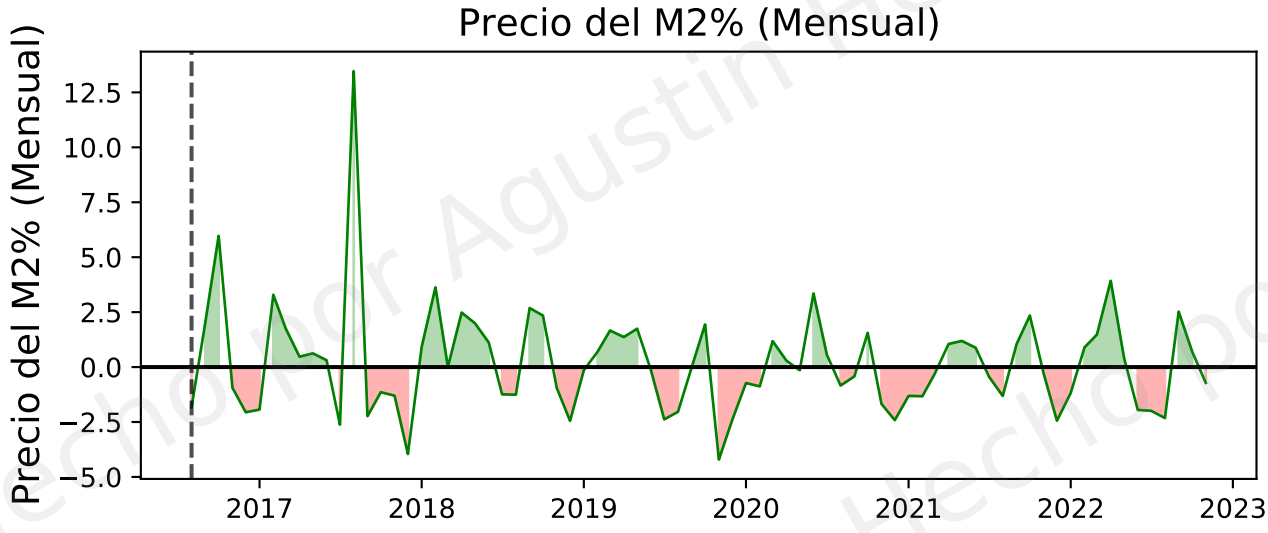
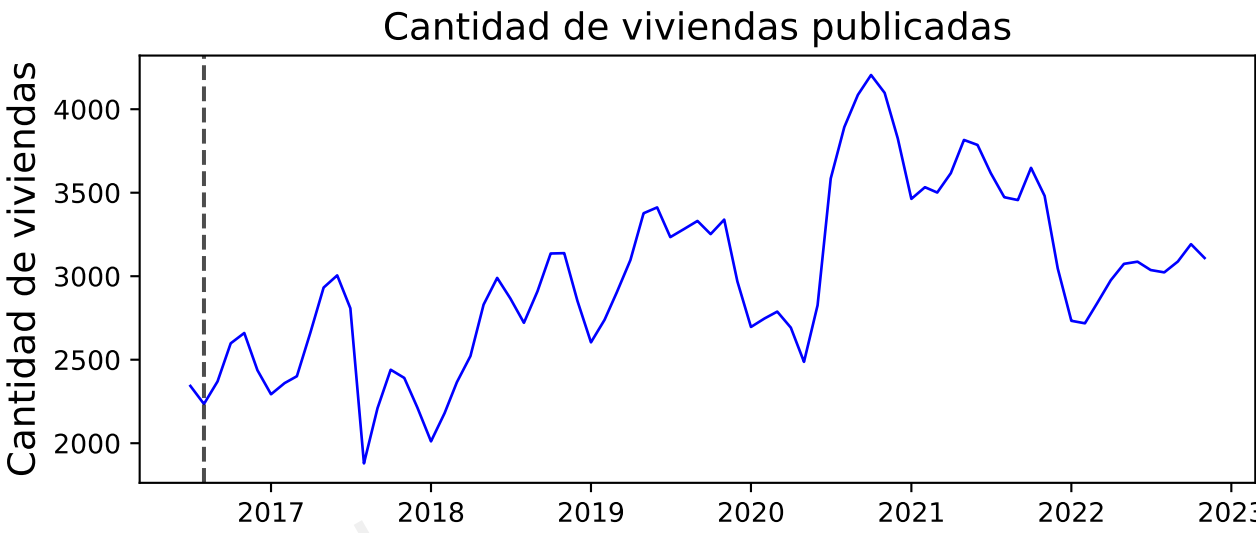
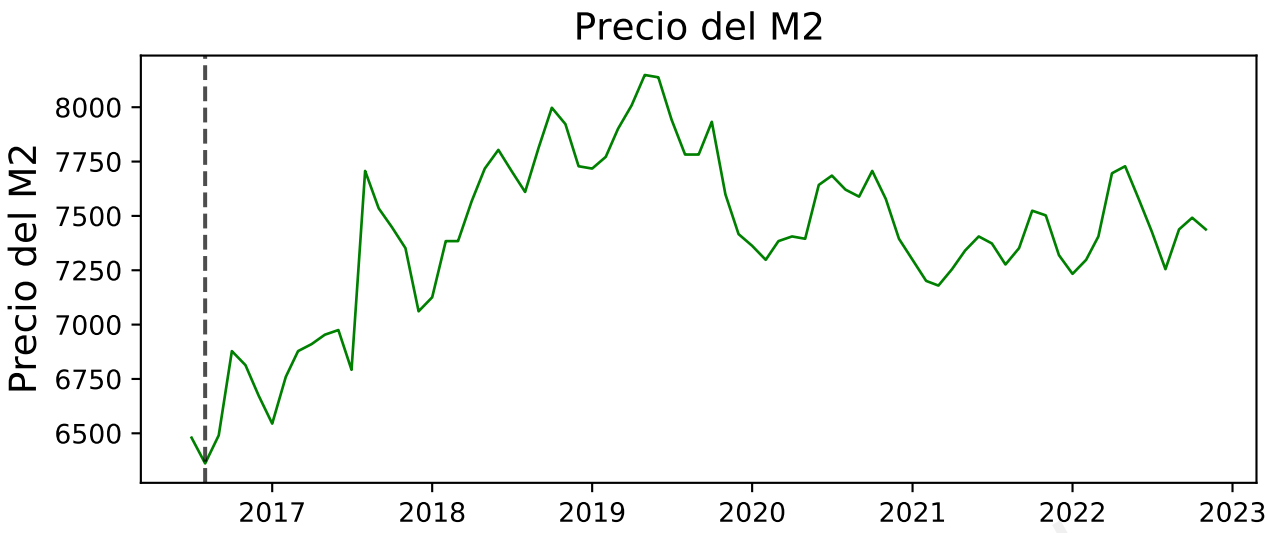
Pesimista 30y

[illegible]

Pesimista 15y

[illegible]

Condado de Kings



Hipotetico de Kings

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	446271.92	446271.92	446271.92	446271.92	446271.92	446271.92
Downpayment	89254.38	89254.38	89254.38	89254.38	89254.38	89254.38
Mortgage	357017.53	357017.53	357017.53	357017.53	357017.53	357017.53
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	2329.87	2329.87	2329.87	3039.79	3039.79	3039.79
Renta	2789.29	2789.29	2789.29	2789.29	2789.29	2789.29
Comision	278.93	278.93	278.93	278.93	278.93	278.93
HOA	548.66	548.66	548.66	548.66	548.66	548.66
Seguro	178.51	178.51	178.51	178.51	178.51	178.51
Impuesto Propiedad	743.79	743.79	743.79	743.79	743.79	743.79
Venta	455472.13	482460.31	428483.95	455472.13	482460.31	428483.95
Prepayment Penalty	7065.12	7065.12	7065.12	6840.89	6840.89	6840.89
Cancelacion Mortgage	353256.07	353256.07	353256.07	342044.25	342044.25	342044.25
Impuesto Ganancias	0.0	3126.66	0.0	0.0	3739.23	0.0
Rendimiento USD	-12099.33	11762.19	-39087.52	-9182.33	14066.63	-36170.51
Capital	211919.61	211919.61	211919.61	227537.88	227537.88	227537.88
Rendimiento%	-5.71	5.55	-18.44	-4.04	6.18	-15.9
TIR	-12.24	11.94	-39.35	-8.94	13.75	-34.96

Base 30y

[illegible]

Base 15y

[illegible]

Optimista 30y

[illegible]

Optimista 15y

[illegible]

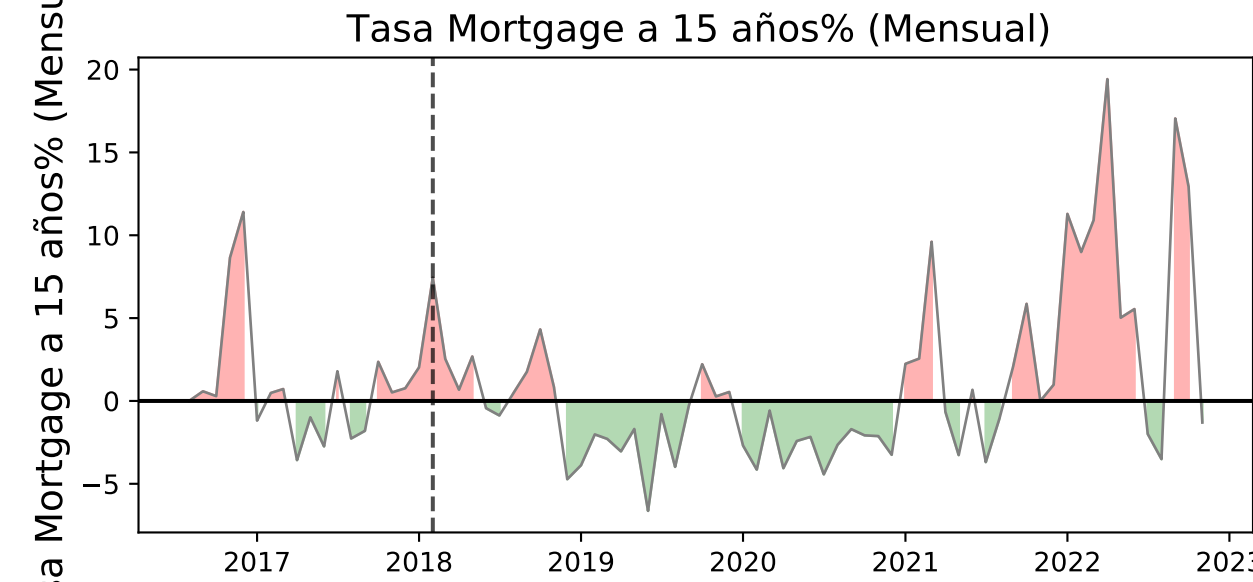
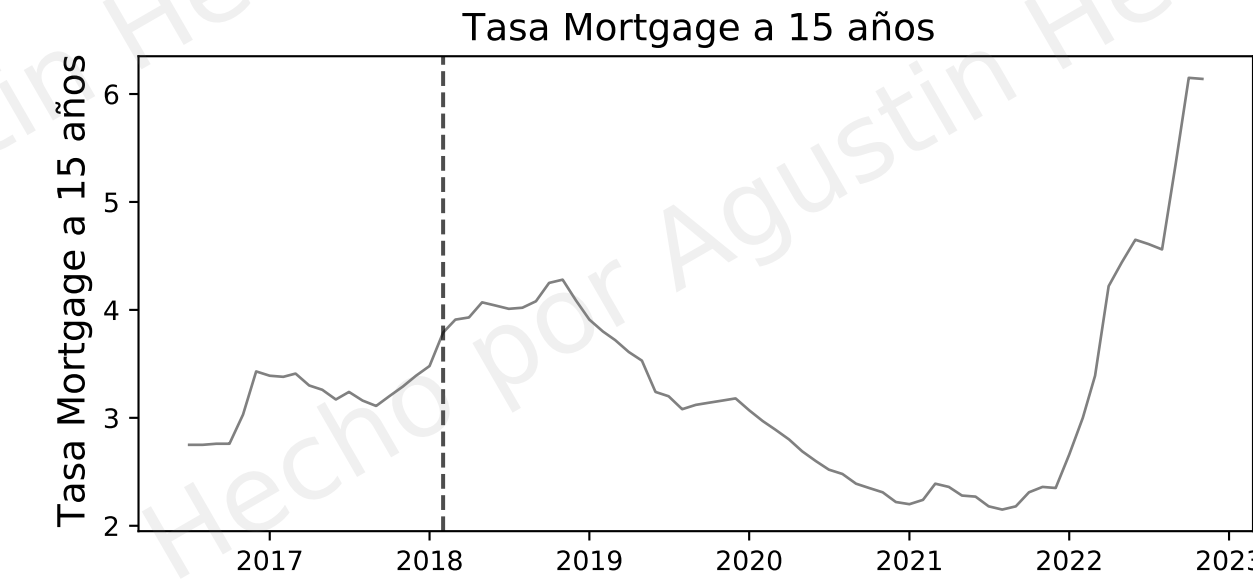
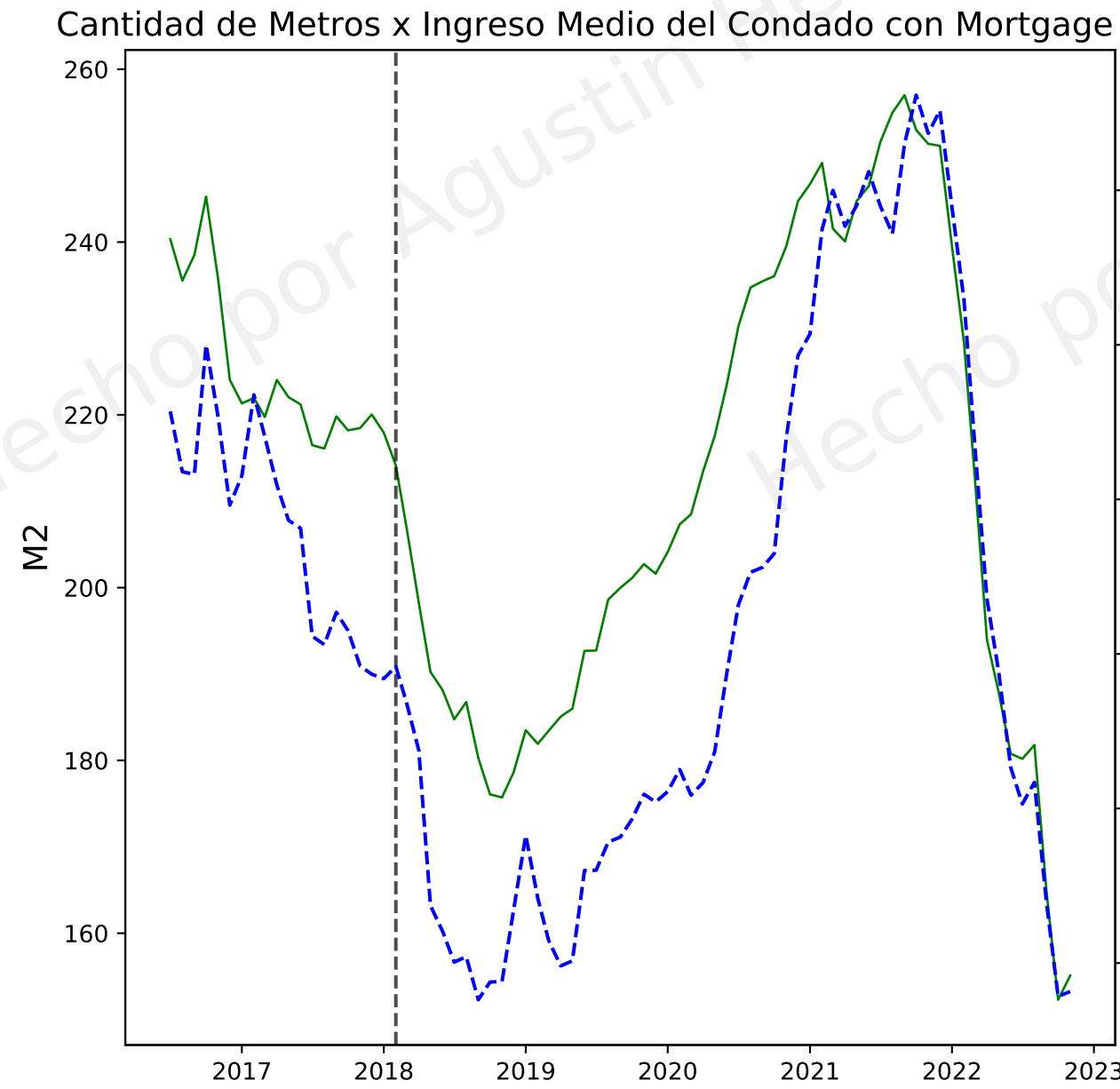
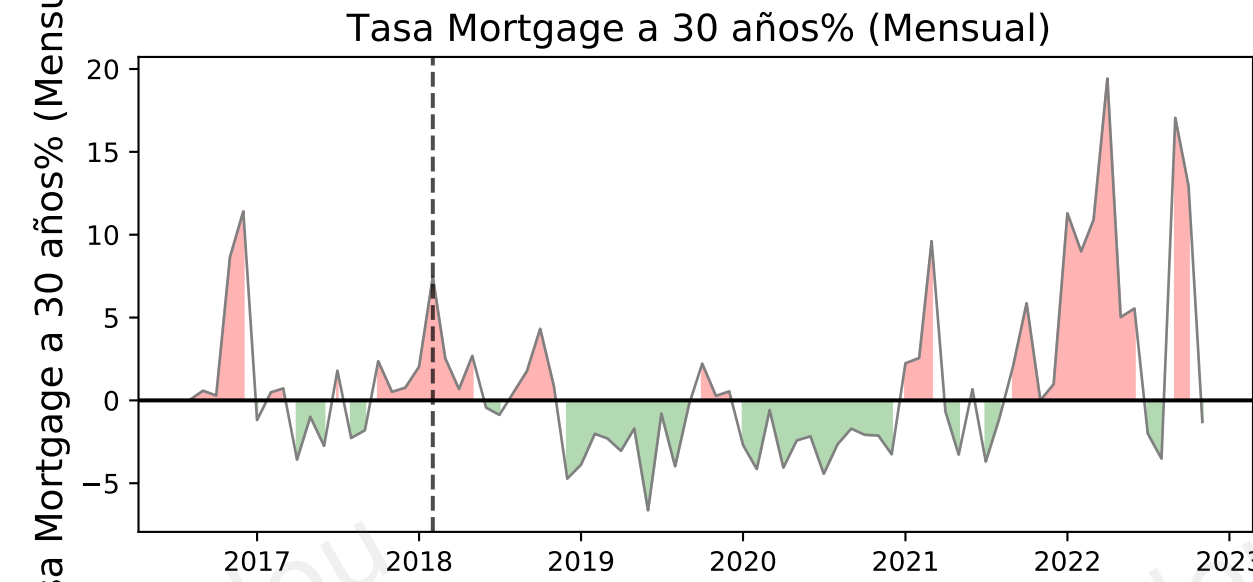
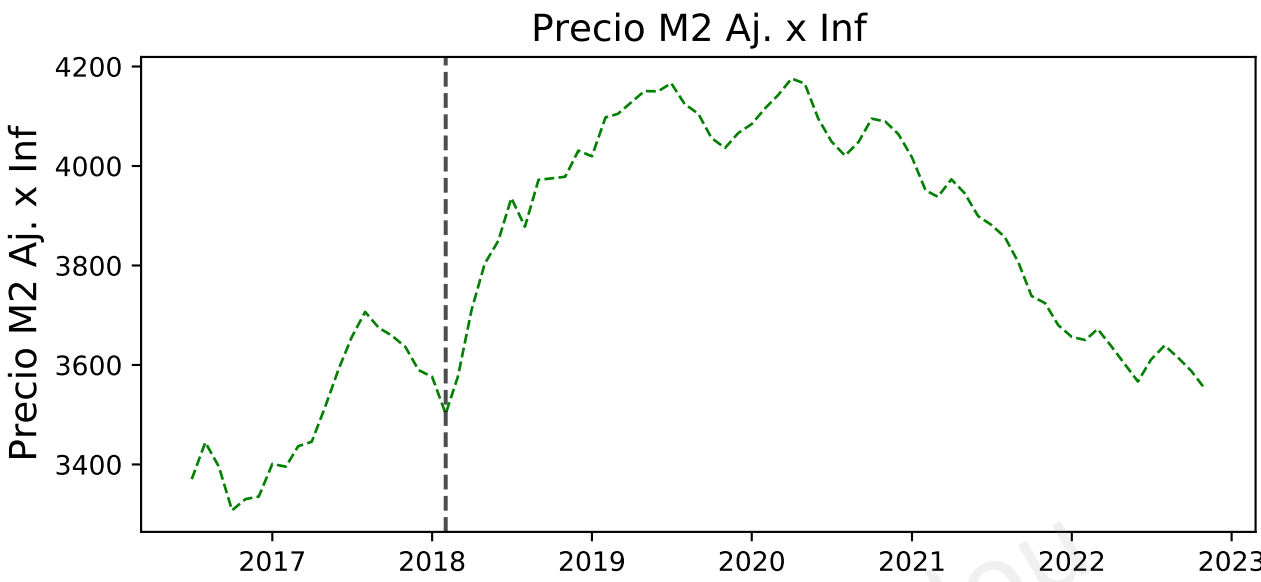
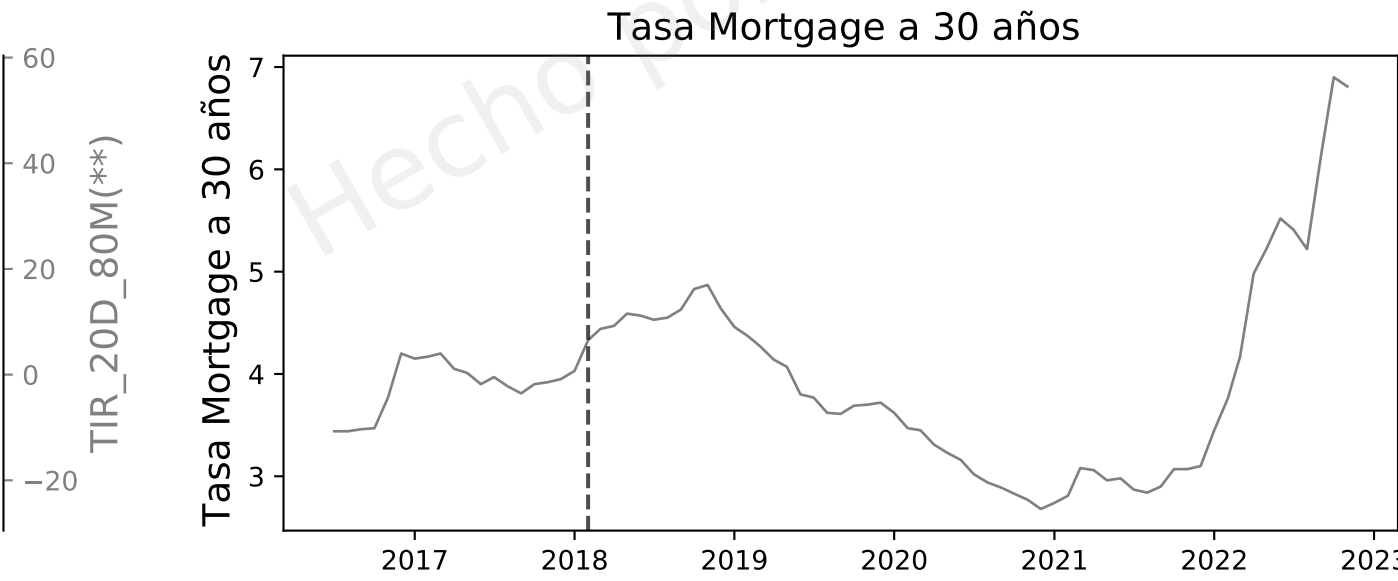
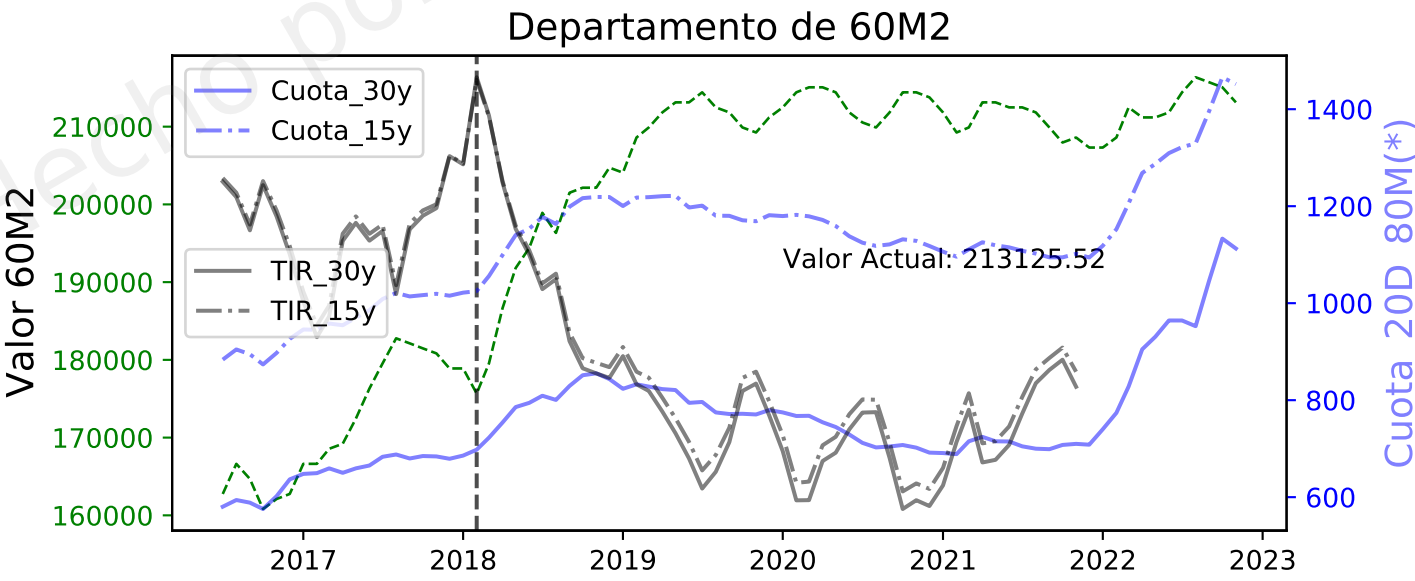
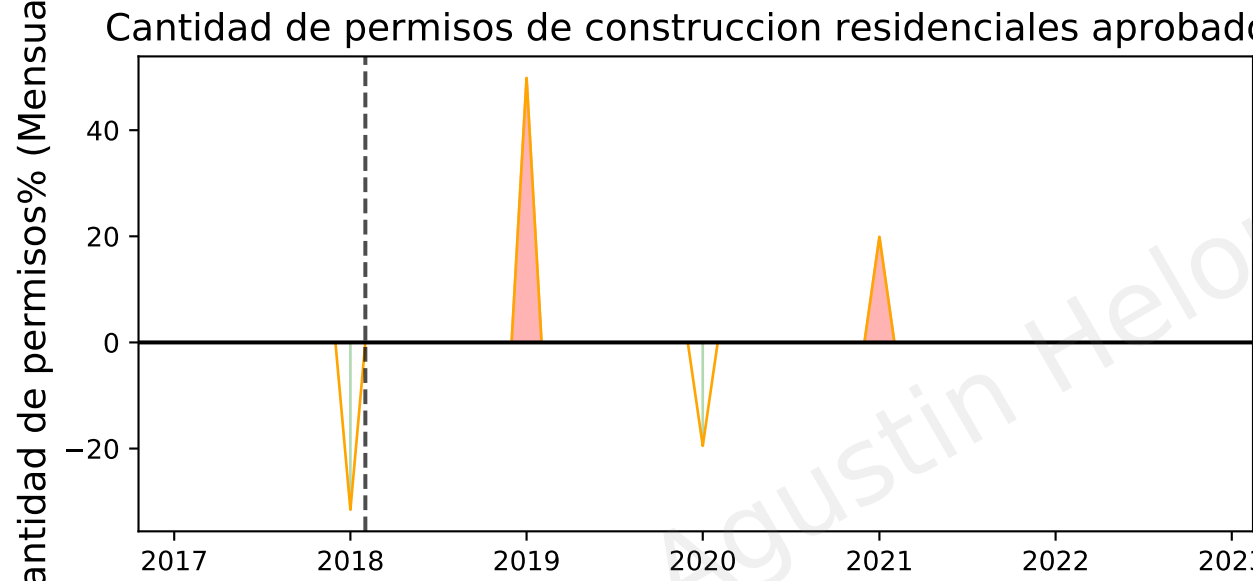
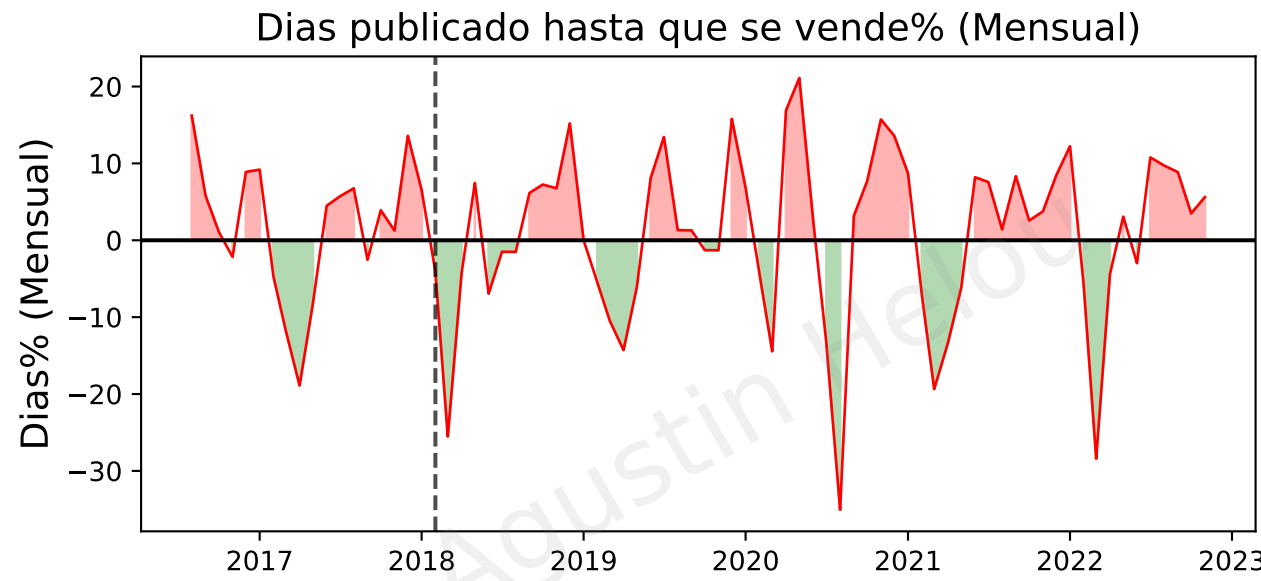
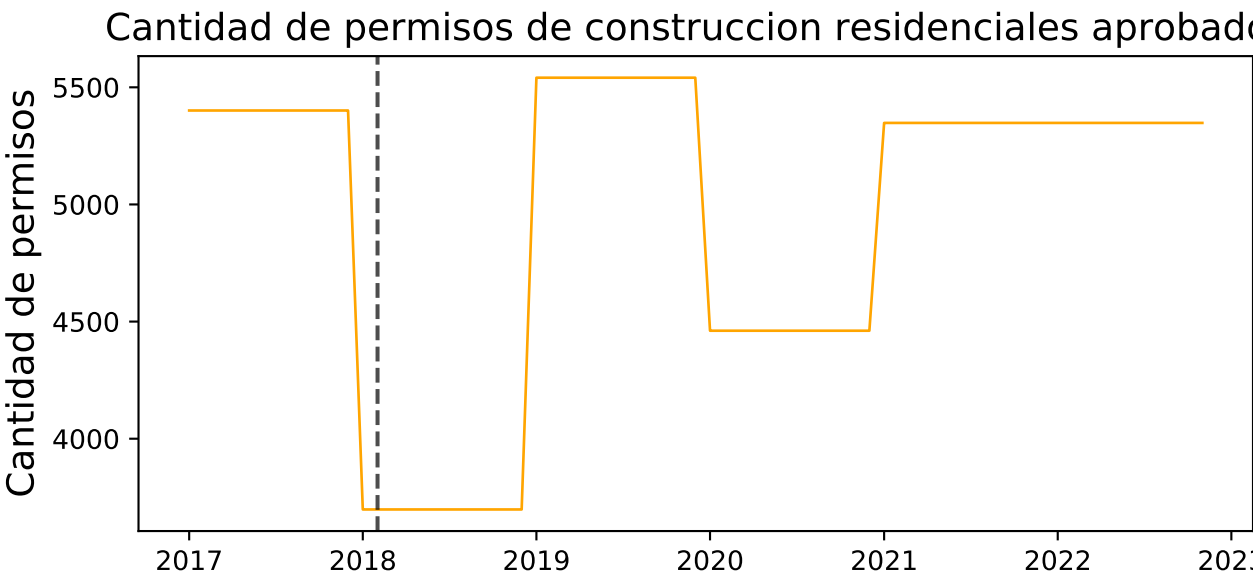
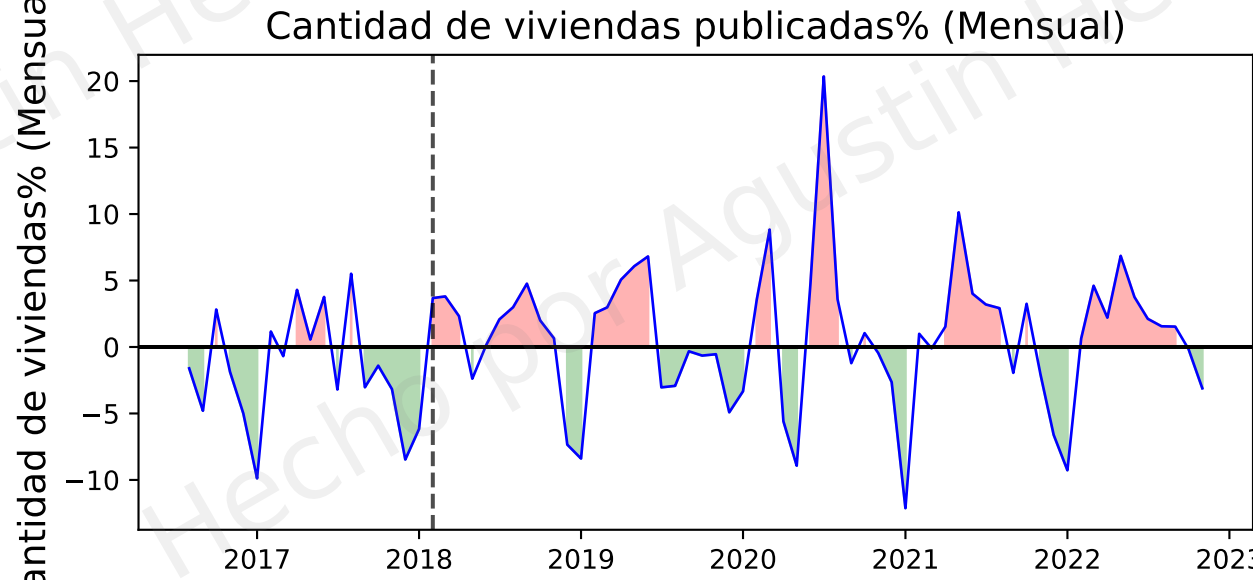
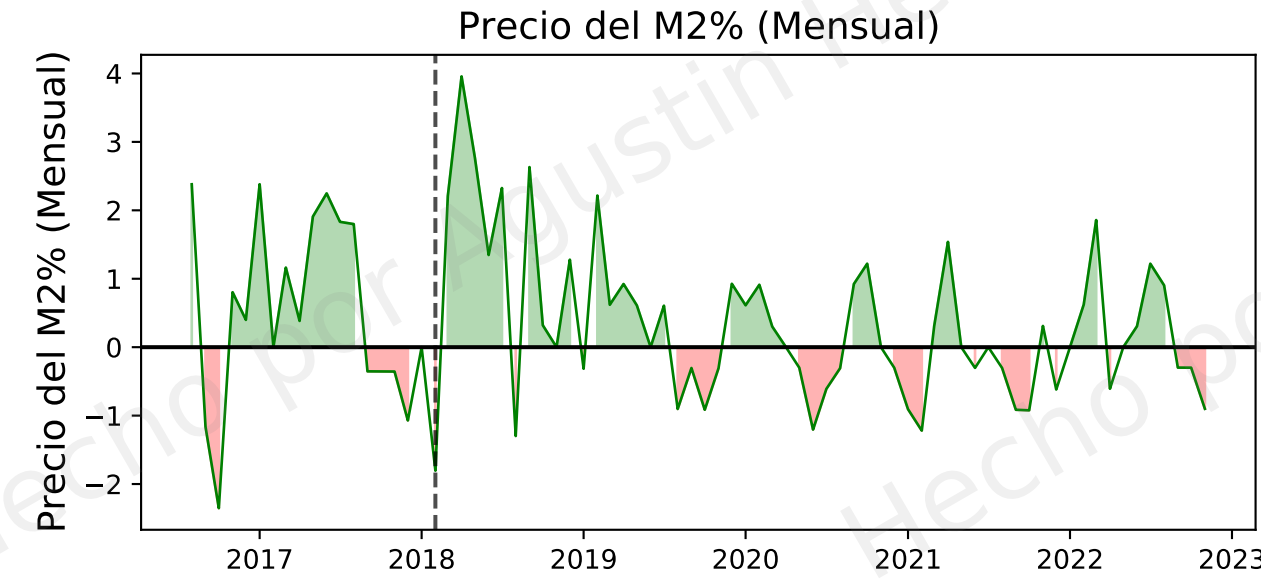
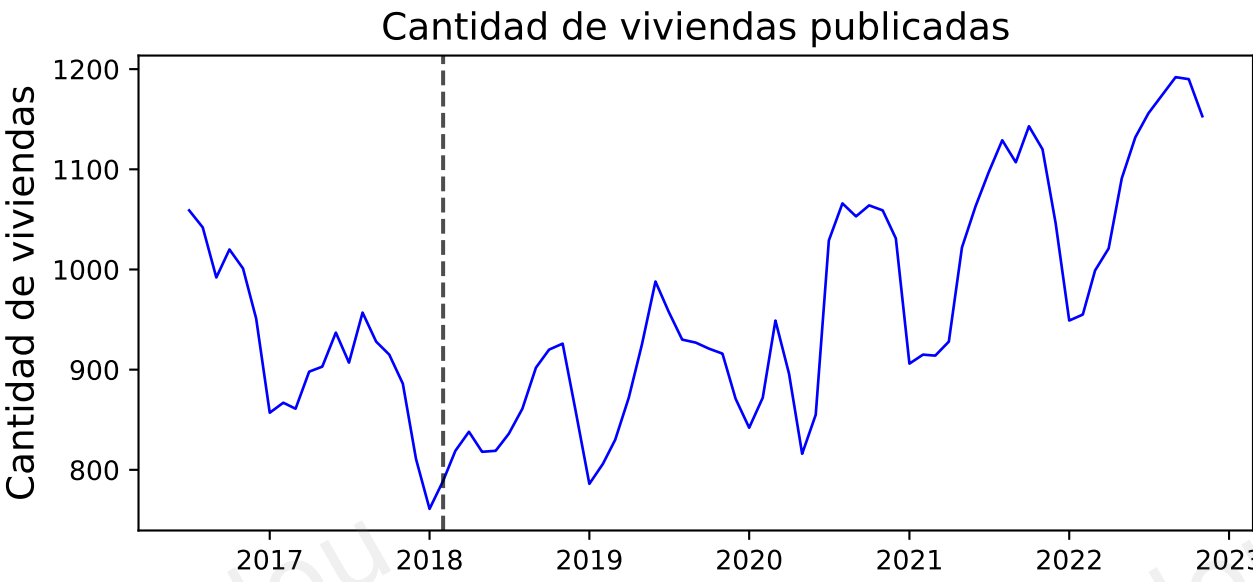
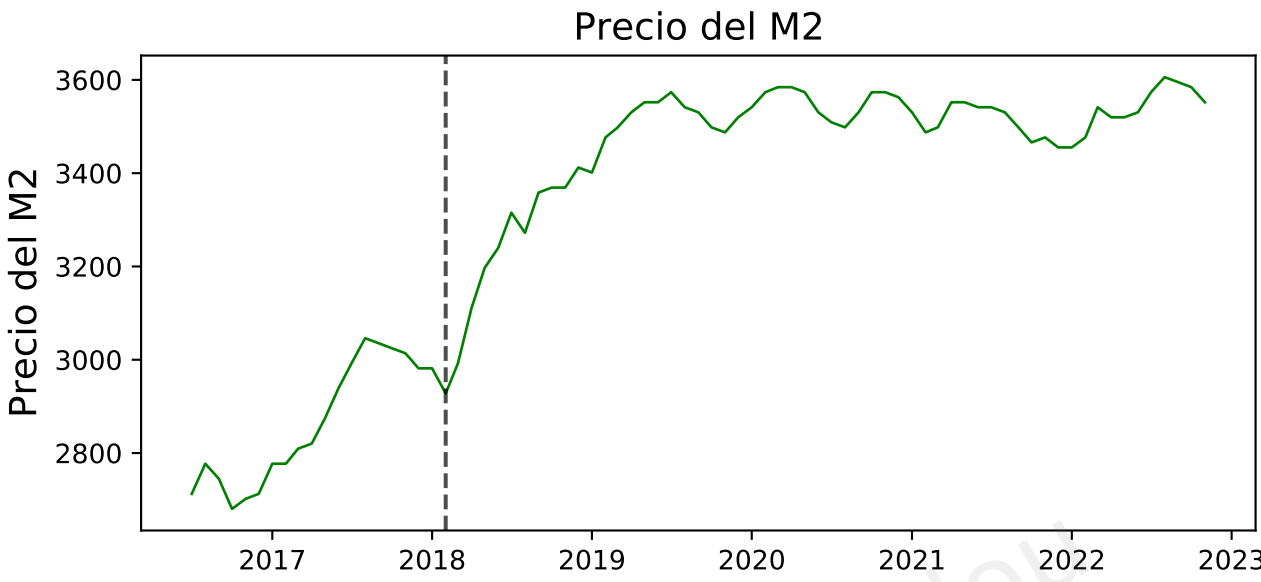
Pesimista 30y

[illegible]

Pesimista 15y

[illegible]

Condado de Bronx



Hipotetico de Bronx

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	213125.52	213125.52	213125.52	213125.52	213125.52	213125.52
Downpayment	42625.1	42625.1	42625.1	42625.1	42625.1	42625.1
Mortgage	170500.41	170500.41	170500.41	170500.41	170500.41	170500.41
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	1112.67	1112.67	1112.67	1451.71	1451.71	1451.71
Renta	1617.7	1617.7	1617.7	1617.7	1617.7	1617.7
Comision	161.77	161.77	161.77	161.77	161.77	161.77
HOA	402.21	402.21	402.21	402.21	402.21	402.21
Seguro	85.25	85.25	85.25	85.25	85.25	85.25
Impuesto Propiedad	355.21	355.21	355.21	355.21	355.21	355.21
Venta	223150.77	235217.62	211083.92	223150.77	235217.62	211083.92
Prepayment Penalty	3374.08	3374.08	3374.08	3266.99	3266.99	3266.99
Cancelacion Mortgage	168704.06	168704.06	168704.06	163349.64	163349.64	163349.64
Impuesto Ganancias	209.71	2743.75	0.0	502.26	3036.3	0.0
Rendimiento USD	788.92	10321.73	-11068.21	1889.45	11422.26	-9675.14
Capital	99149.16	99149.16	99149.16	106607.96	106607.96	106607.96
Rendimiento%	0.8	10.41	-11.16	1.77	10.71	-9.08
TIR	1.69	22.15	-23.62	3.89	23.61	-19.84

Base 30y

[illegible]

Optimista 30y

[illegible]

Pesimista 30y

[illegible]

Base 15y

[illegible]

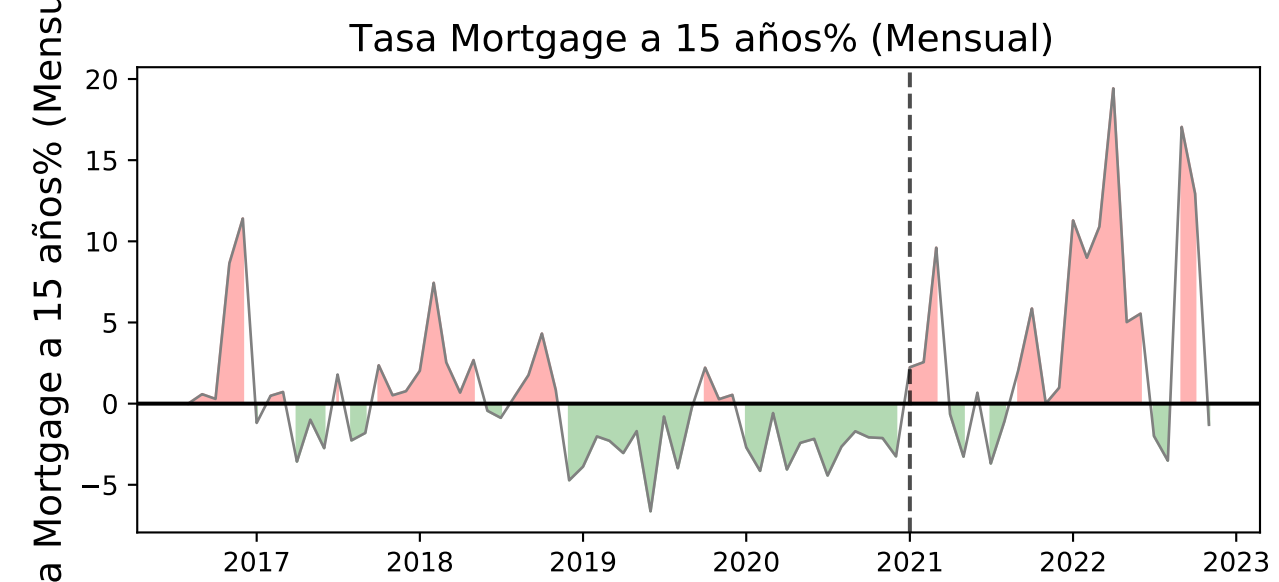
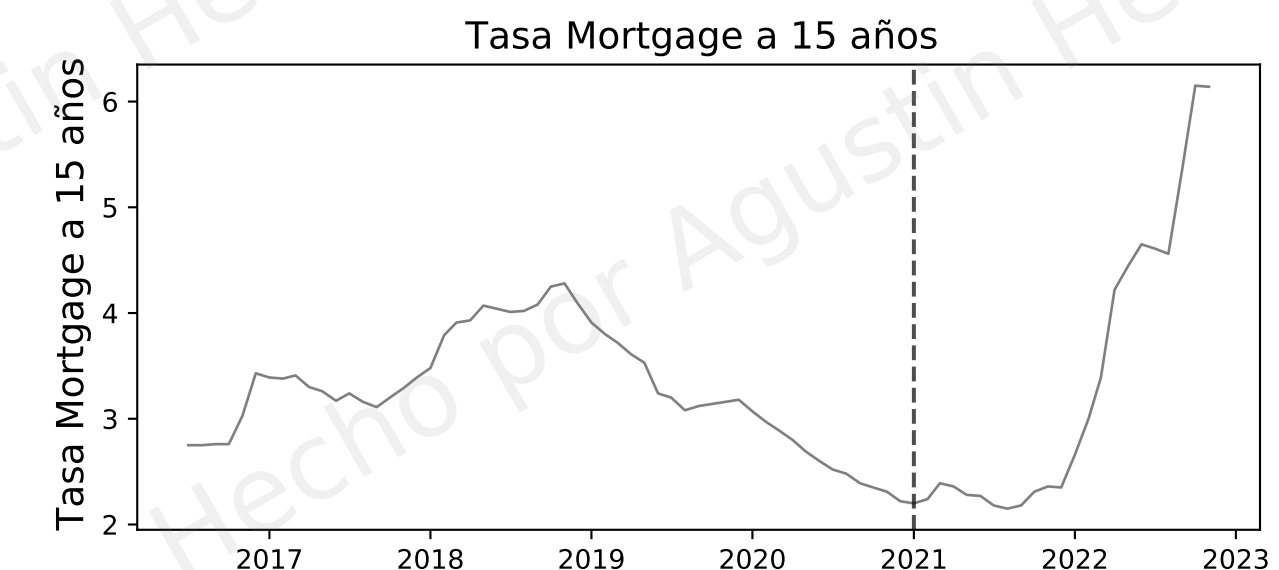
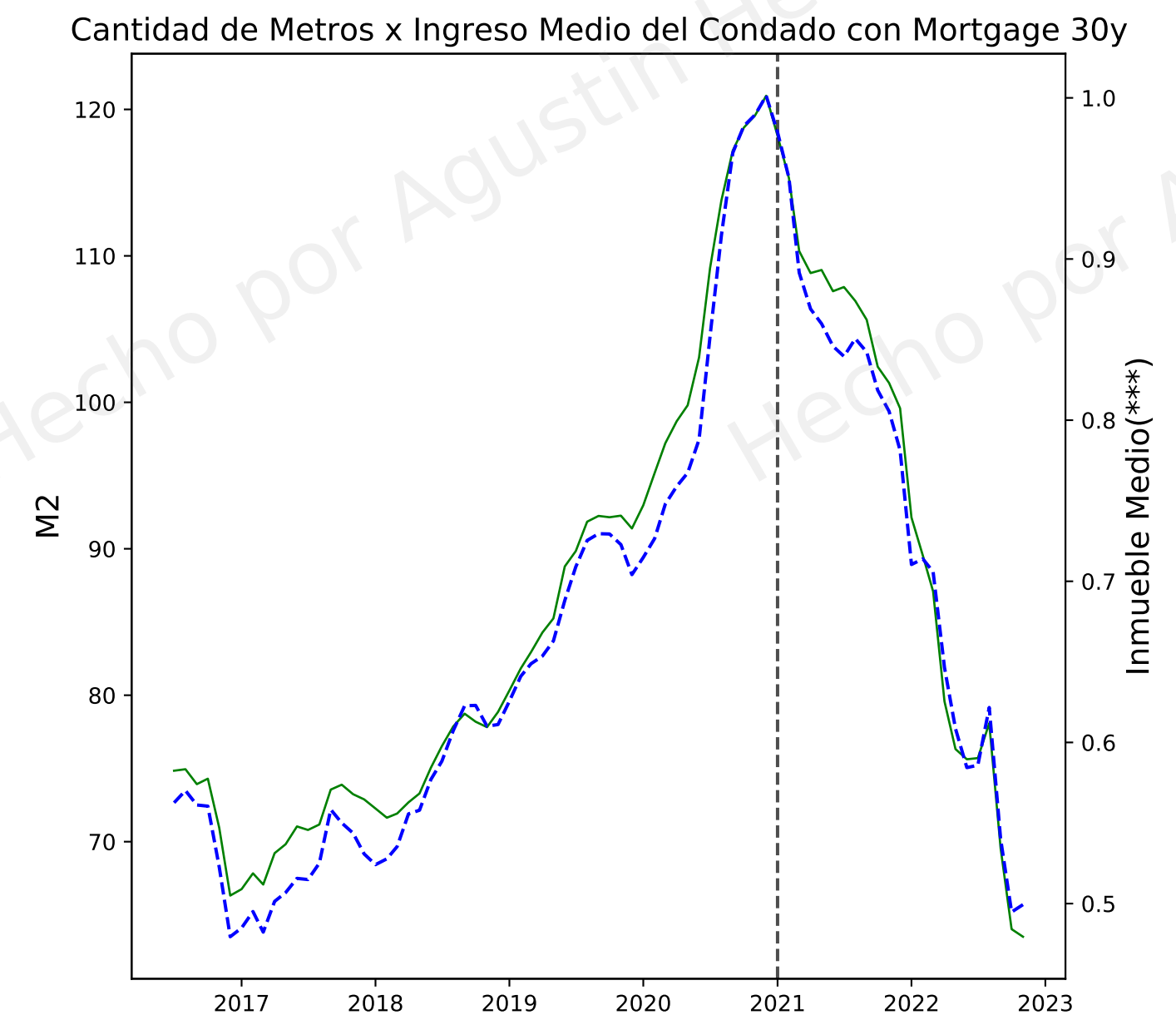
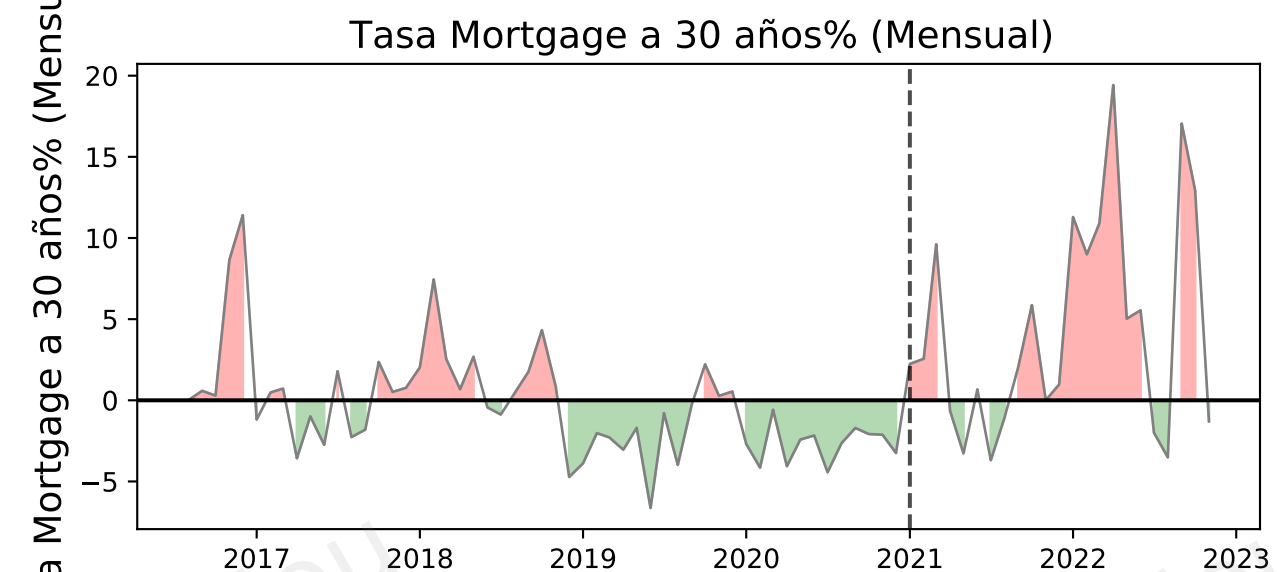
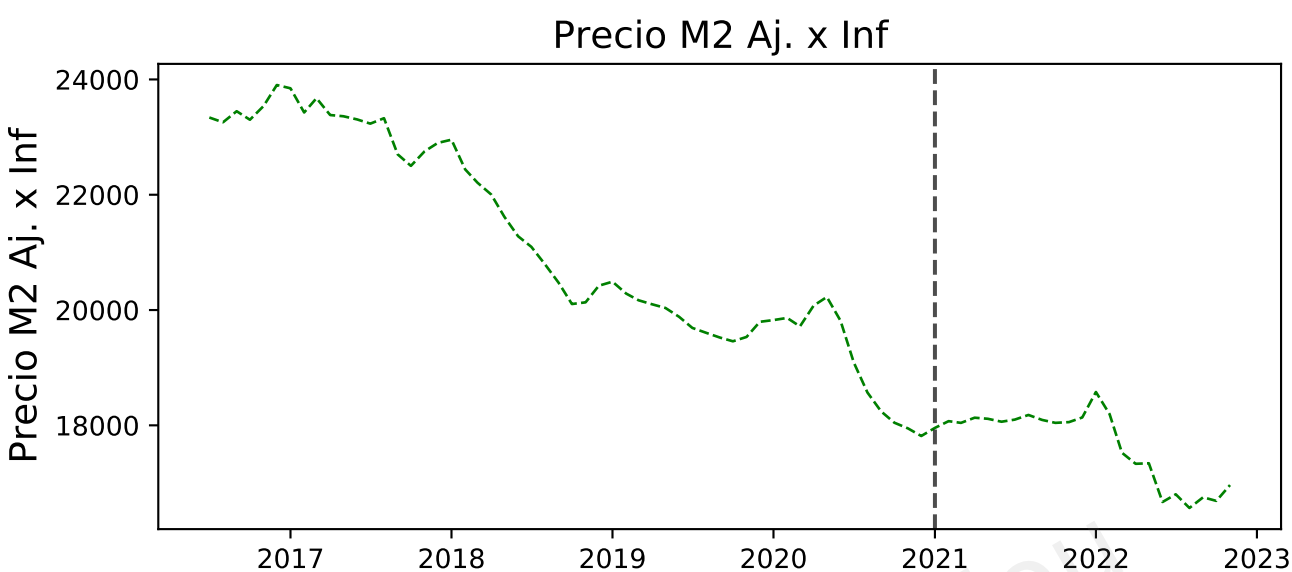
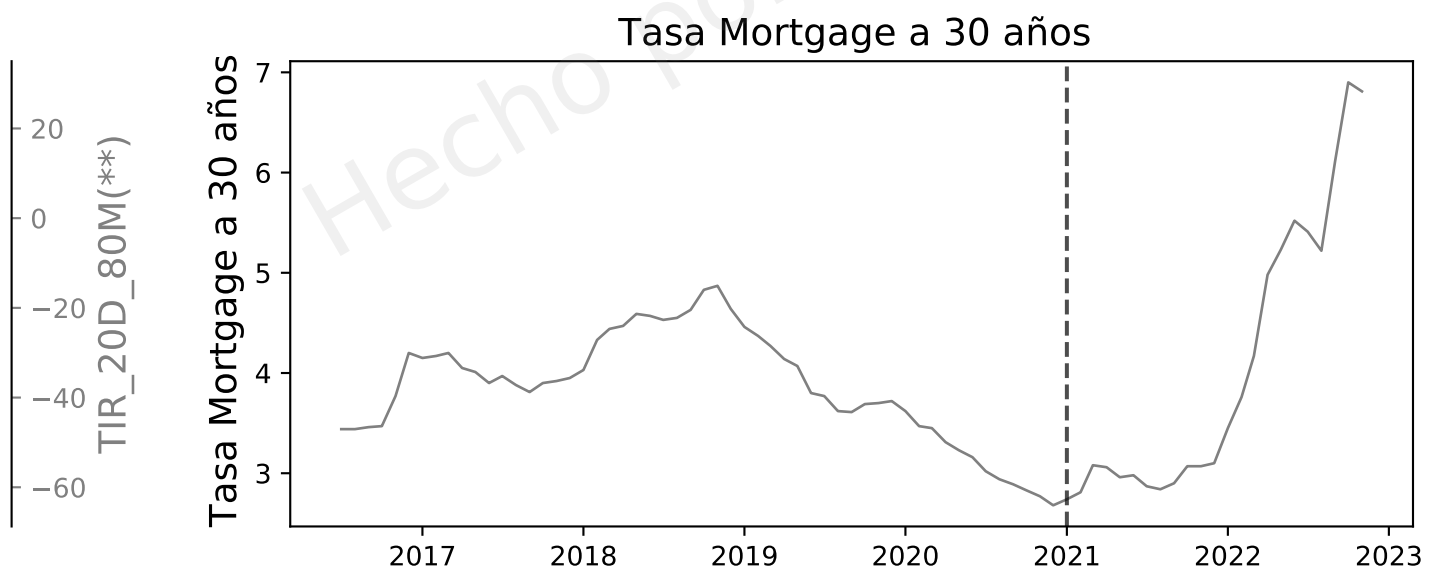
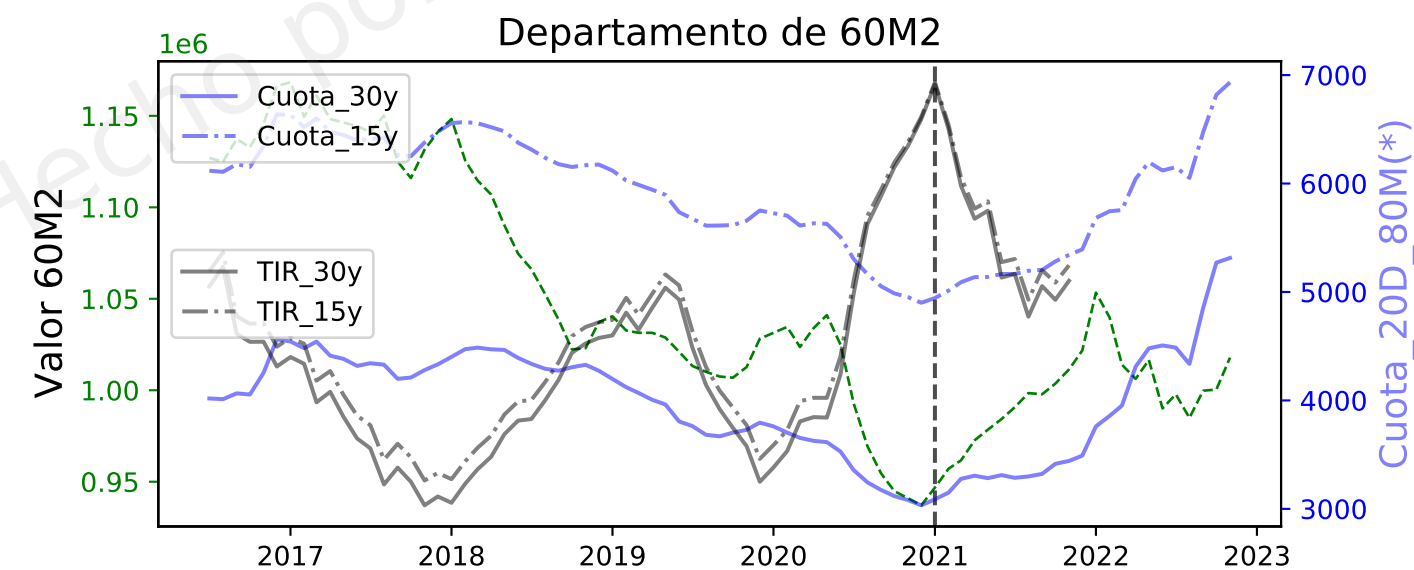
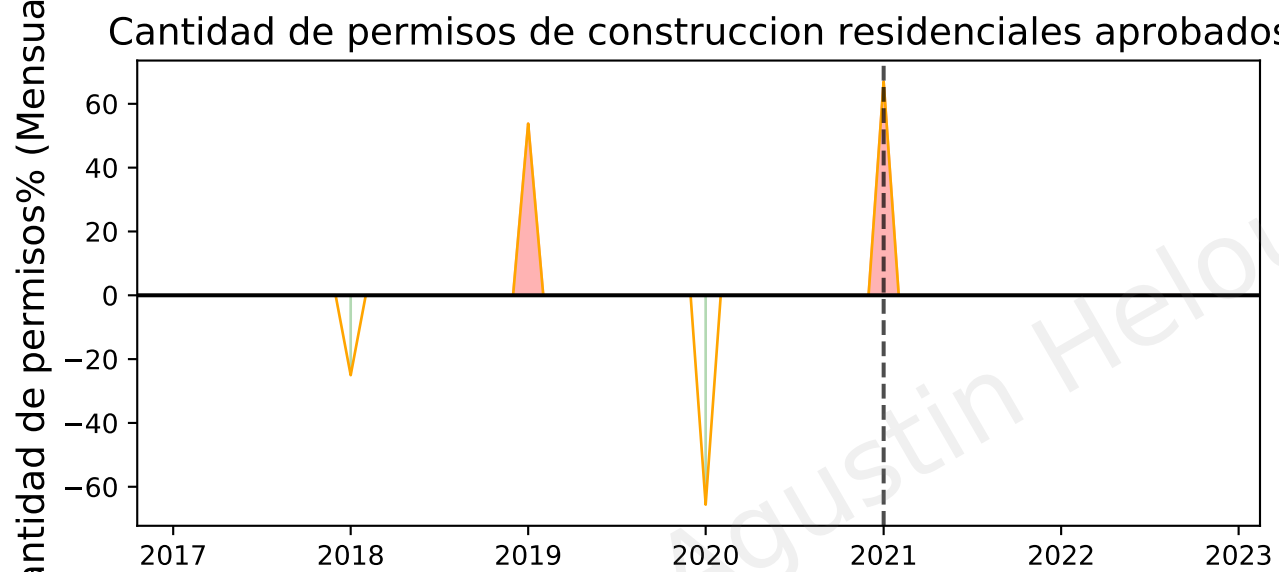
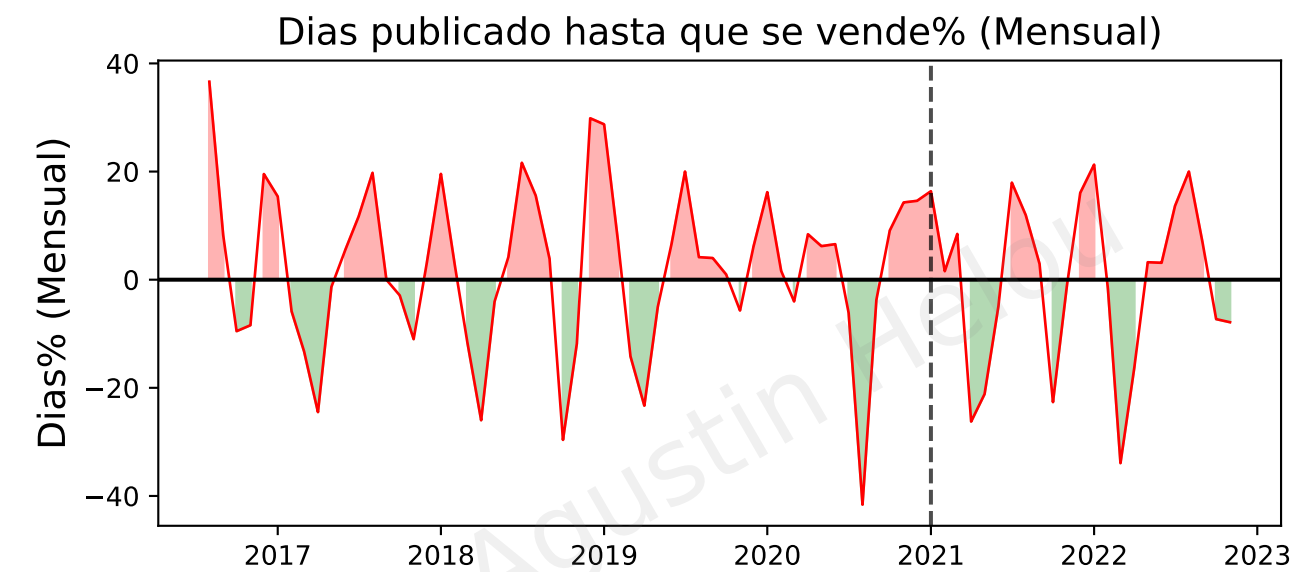
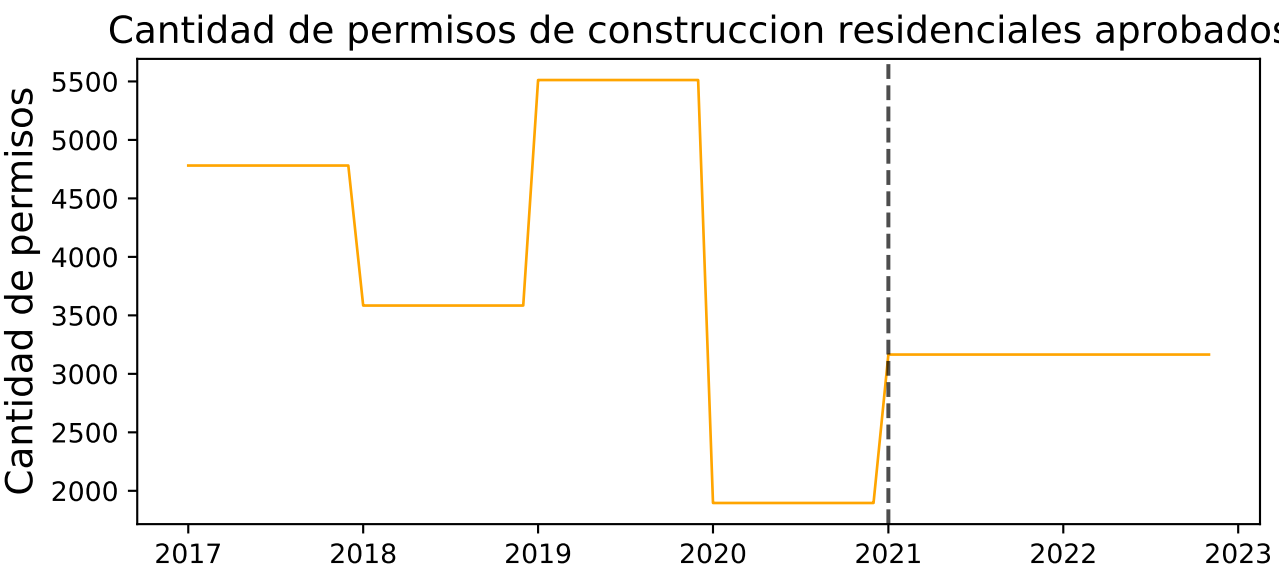
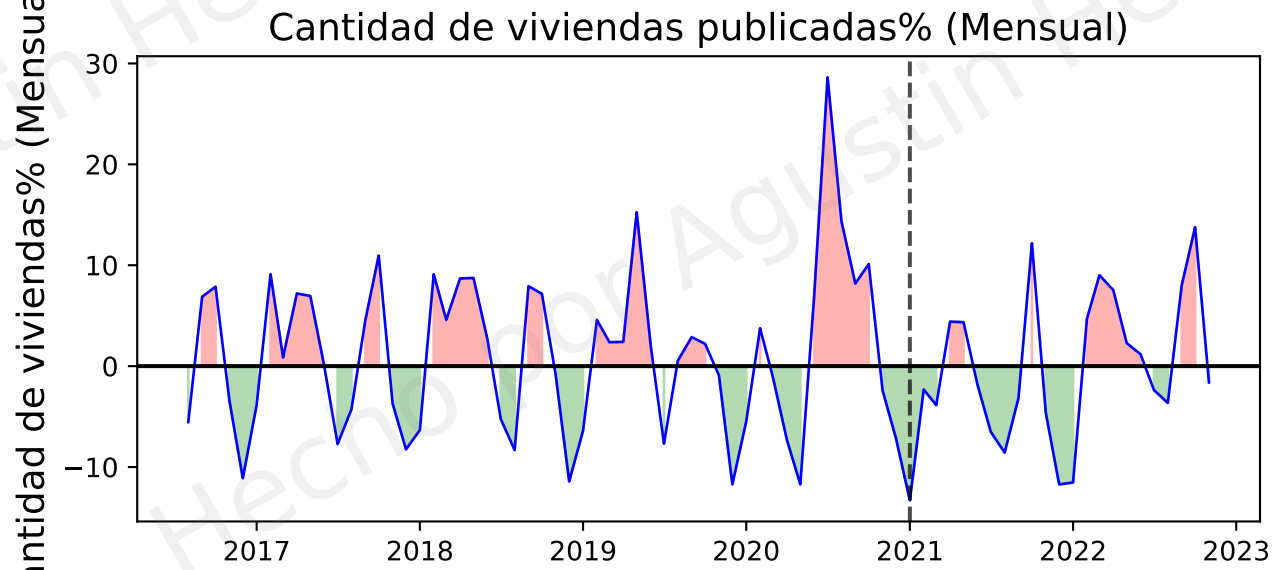
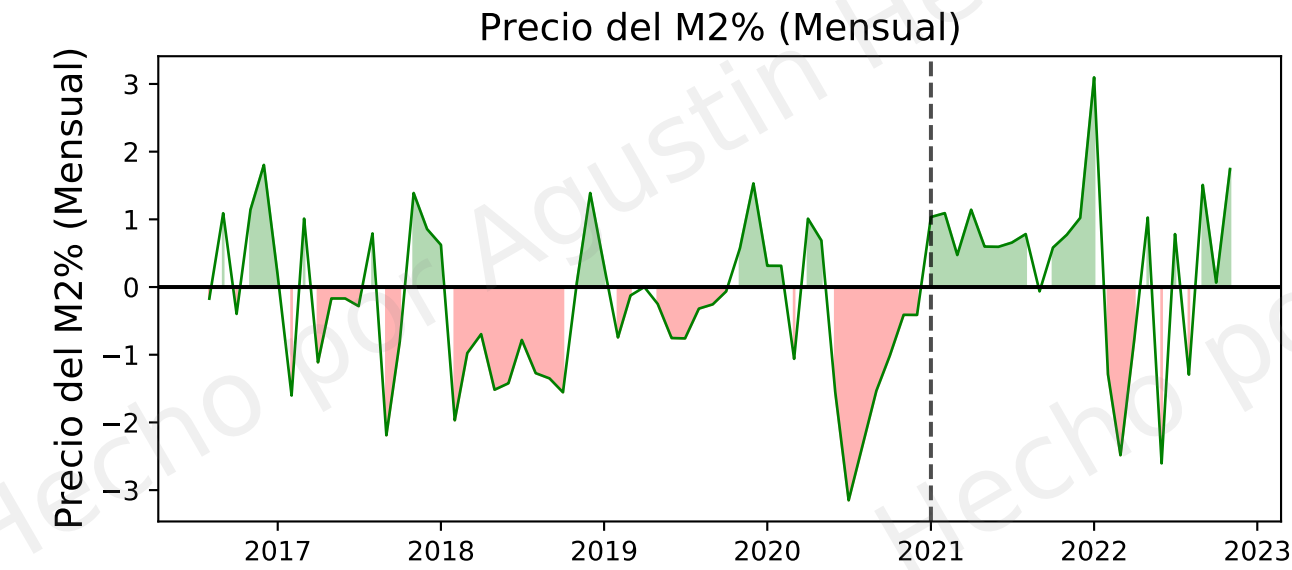
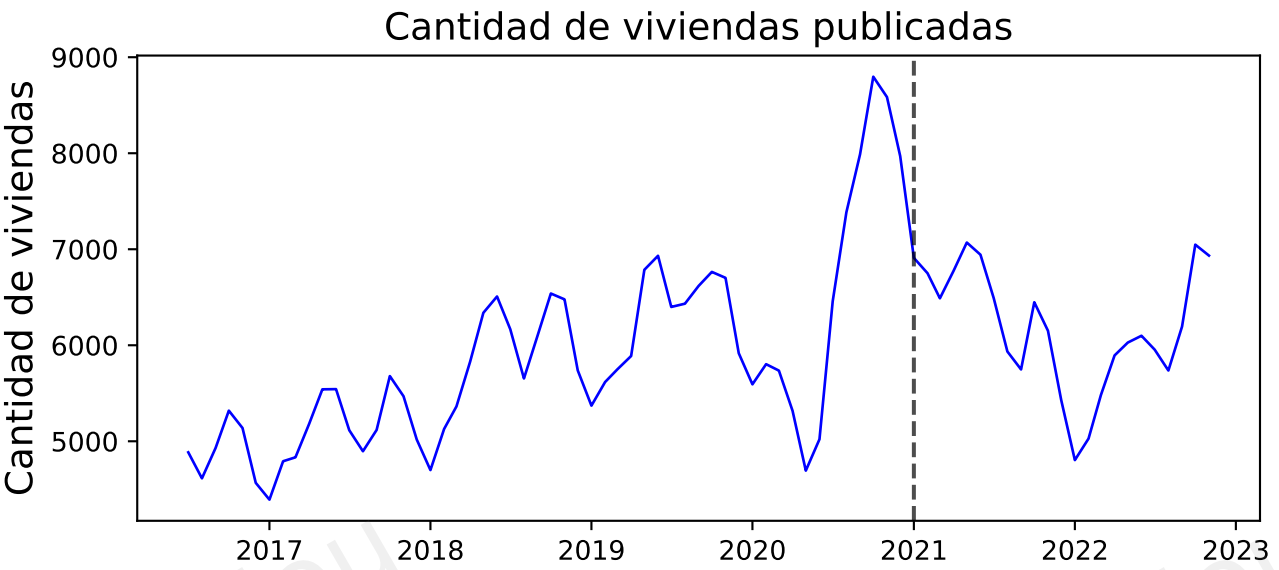
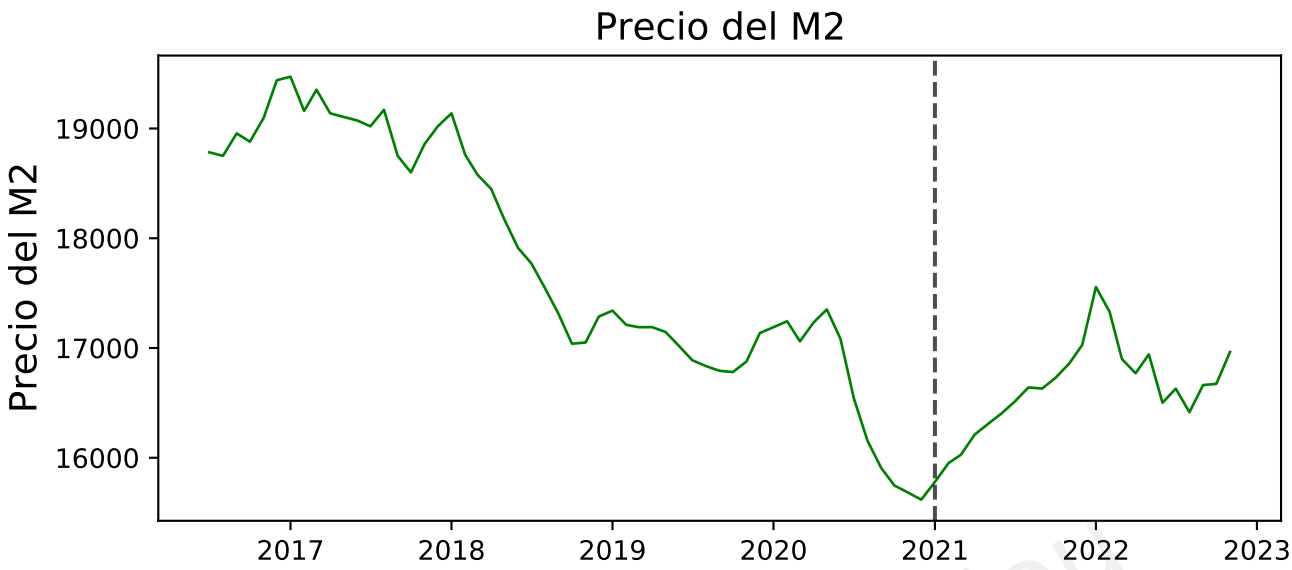
Optimista 15y

[illegible]

Pesimista 15y

[illegible]

Condado de New York



Hipotetico de New York

	Base 30y	Optimista 30y	Pesimista 30y	Base 15y	Optimista 15y	Pesimista 15y
Compra	1017835.81	1017835.81	1017835.81	1017835.81	1017835.81	1017835.81
Downpayment	203567.16	203567.16	203567.16	203567.16	203567.16	203567.16
Mortgage	814268.65	814268.65	814268.65	814268.65	814268.65	814268.65
Tasa	6.81	6.81	6.81	6.14	6.14	6.14
Cuota	5313.85	5313.85	5313.85	6933.0	6933.0	6933.0
Renta	3515.46	3515.46	3515.46	3515.46	3515.46	3515.46
Comision	351.55	351.55	351.55	351.55	351.55	351.55
HOA	639.43	639.43	639.43	639.43	639.43	639.43
Seguro	407.13	407.13	407.13	407.13	407.13	407.13
Impuesto Propiedad	1696.39	1696.39	1696.39	1696.39	1696.39	1696.39
Venta	995890.62	1045692.18	946089.06	995890.62	1045692.18	946089.06
Prepayment Penalty	16113.79	16113.79	16113.79	15602.37	15602.37	15602.37
Cancelacion Mortgage	805689.68	805689.68	805689.68	780118.29	780118.29	780118.29
Impuesto Ganancias	0.0	0.0	0.0	0.0	0.0	0.0
Rendimiento USD	-91358.67	-41557.11	-141160.23	-84705.71	-34904.14	-134507.27
Capital	521105.83	521105.83	521105.83	556727.23	556727.23	556727.23
Rendimiento%	-17.53	-7.97	-27.09	-15.21	-6.27	-24.16
TIR	-38.74	-17.73	-59.36	-34.56	-14.35	-54.37

Base 30y

[illegible]

Optimista 30y

[illegible]

Pesimista 30y

[illegible]

Base 15y

[illegible]

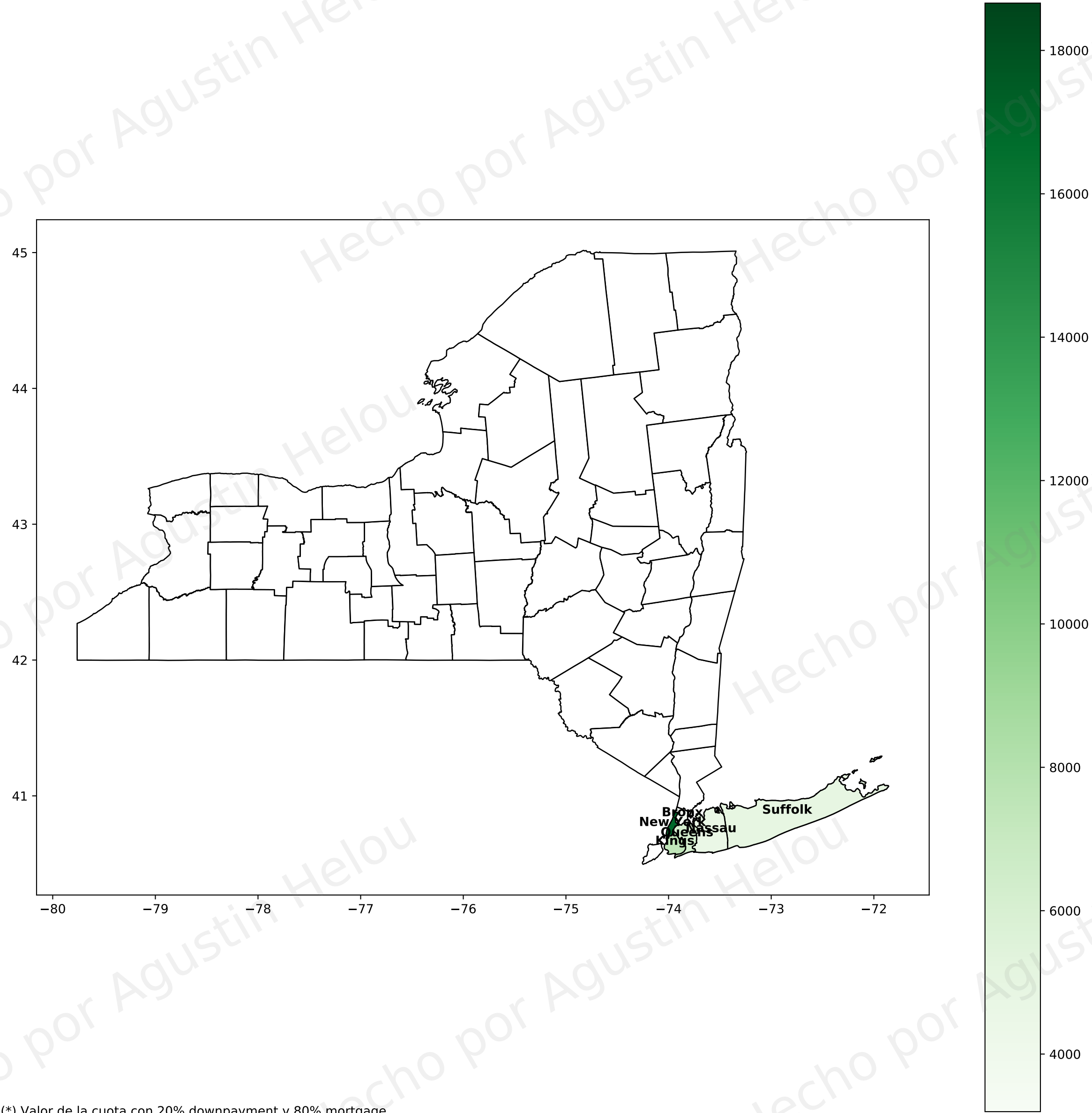
Optimista 15y

[illegible]

Pesimista 15y

[illegible]

Valor Actual del M2



(*) Valor de la cuota con 20% downpayment y 80% mortgage
(**) TIR comprando 20% downpayment y 80% mortgage, alquilo 12 meses, luego lo vendo y cancelo mortgage
(***) (Cantidad de Metros x Ingreso Medio del Condado con Mortgage 30y)/Tamano_Medio_Viviendas_Publicadas