

## 第三组第二讲课后作业：远程投资地区投研报告

- 设立自己的投资目标: 升值, 现金流

- 选定几个小的区域比如zipcode或者城市: Raleigh, 27610, 27616

- 选定价位, 房龄, 房屋大小, 具体数据和选择的理由:

\$250000-\$350000: 这个价位的房子好出租, 有现金流

建于2000年以后: 比较新, 易于管理, 升值空间大

卧室3-4, 2+卫生间: 大多数家庭需要3个以上的卧室, 至少2个卫生间

面积1500 sqft 以上: 易于居住

分享工具: <https://www.calculator.net/rental-property-calculator.html>

**B区:****5320 Stone Station Dr, Raleigh, NC 27616****估值: \$302,000****大小: 3 bd 3 ba 2,486 sqft****租金: \$1810****First Year Income and Expense**

	Monthly	Annual
Income:	\$1,810.00	\$21,720.00
Mortgage Pay:	\$1,010.35	\$12,124.21
Vacancy (5%):	\$90.50	\$1,086.00
Property Tax:	\$217.75	\$2,613.00
Total Insurance:	\$66.67	\$800.00
HOA Fee:	\$50.00	\$600.00
Cash Flow:	<b>\$374.73</b>	<b>\$4,496.79</b>
Net Operating Income (NOI):	\$1,385.08	\$16,621.00

**For the 5 Years Invested**

Return (IRR):	<b>15.07%</b> per year
Total Profit when Sold:	<b>\$72,718.99</b>
Cash on Cash Return:	<b>90.90%</b>
Capitalization Rate:	<b>5.54%</b>
Total Rental Income:	\$109,548.71
Total Mortgage Payments:	\$60,621.03
Total Expenses:	\$21,305.56
Total Net Operating Income:	\$88,243.15

**C区:**

**3557 Sunbright Ln, Raleigh, NC 27610**

**要价: \$250,000**

**大小: 4 bd 3 ba 2,161 sqft**

**租金: \$1,750/mo**

### **First Year Income and Expense**

	<b>Monthly</b>	<b>Annual</b>
Income:	\$1,750.00	\$21,000.00
Mortgage Pay:	\$841.96	\$10,103.51
Vacancy (5%):	\$87.50	\$1,050.00
Property Tax:	\$201.83	\$2,422.00
Total Insurance:	\$66.67	\$800.00
HOA Fee:	\$15.00	\$180.00
Cash Flow:	<b>\$537.04</b>	<b>\$6,444.49</b>
Net Operating Income (NOI):	\$1,379.00	\$16,548.00

### **For the 5 Years Invested**

Return (IRR):	<b>18.36%</b> per year
Total Profit when Sold:	<b>\$74,085.45</b>
Cash on Cash Return:	<b>109.76%</b>
Capitalization Rate:	<b>6.62%</b>
Total Rental Income:	\$105,917.26
Total Mortgage Payments:	\$50,517.53
Total Expenses:	\$18,061.68
Total Net Operating Income:	\$87,855.58