

第二周作业：

1. 拿到一个pre-approval或 proof of fund
2. 在MLS(可用redfin) 看目标地区的房源， 分析一个房子， 根据自己的投资策略算出可出的价钱。

1.





HomeLink Mortgage, Inc.  
365 118th Avenue SE, Ste. 200  
Bellevue, WA 98005-3557  
Tel: (425) 460-2480  
Fax: (425) 460-2481

  
RE: Pre-Approval

RE: Pre-Approval

  
Address: TBD

We are pleased to inform you that your loan application on the above property has been approved.

Loan Terms Approved:  
Loan Type: Conventional loan  
Program: 30 Year Fixed  
Purchase Price:   
Loan Amount: \$ 

LOAN CONDITIONS TO BE MET TO LENDER'S SATISFACTION PRIOR TO CLOSING:

- 1) Hazard insurance policy per lender's requirements.
- 2) Flood insurance policy if property is located in a flood area.
- 3) Acceptable preliminary Title Report showing no additional liens, encumbrances or judgments.
- 4) Appraisal report.

Thank you for choosing Homelink Mortgage, Inc. we look forward to working with you and appreciate your business. For any questions or concerns please feel free to contact me at (425) 460 2480.

Sincerely,  
Amy Hsin Ju Wong  
Cell: 425-829-0989



2.



Total 1 Records

☒ Show/Print Supplements ☐ All records [Show All](#)

MLS#: 20663514

Ye Zhao | Mal & Seitz

503-998-8862

zhaojoanna@comcast.net

Client Full

Residential

11/10/2020 7:36AM

**\$429,900** 4 bd | 2 / 1 ba | 2073 sqft

Status: **Active**

Listed Date: 10/12/2020

DOM: 29

Acres: 0.07

ML#: 20663514

Year Built: 2006 / RESALE

420 NW 153RD ST Vancouver, WA 98685 **M**

Unit #:

Condo Loc:

XST/Dir: I-5 Exit 7 to 10th Ave L on 149th st R on 5th Pl R on 152nd



(Click the image to use the photo viewer)

Minutes from I-5&205, 20min to PDX. Minutes to Hospital, WSU. Top schools. Gorgeous 4Bed, 2.1Bath home. NW Contemporary luxury style kitchen with quartz waterfall countertop. Energy Star stainless steel appliances. Smart range/double convection oven heating/cooling controlled by phone. Refrigerator, Washer&Dryer stay. Master closet his/hers. Laminate/tile floor throughout the home. Very beautiful and private back yard with a green belt. Concrete paved throughout. Well maintained and spotless.

### Schools:

Elementary: [Chinook](#)

Middle: [Alki](#)

High: [Skyview](#)

### Residence Information:

Upper SQFT: 1223

Main SQFT: 850

Lower SQFT: 0

Additional SQFT:

Unreinforced Masonry Building:

SQFT Source: clark

Total Up/Main: 2073

Fireplaces: 1

Garage: 2 / Attached, ,

Foundation: Concrete Perimeter

Levels: 2

Roof: Shingle

Parking: Driveway, On Street

Basement: Crawl Space

Road Surface: Paved

Green Certification:

Energy Efficiency:

Exterior: Lap Siding

RV Description:

### Approximate Room Sizes and Descriptions:

Living: **M** Fireplace, Great Room, Laminate Flooring

Kitchen: **M** Built-in Refrigerator, Eat Bar, ENERGY STAR Qualified Appliances, Laminate Flooring, Pantry, Quartz

Dining: **M** Laminate Flooring, Sliding Doors

Laundry: **U** Washer/Dryer

Master Bedroom: **U** Double Closet, Laminate Flooring

2nd Bedroom: **U** Laminate Flooring, Walk in Closet

3rd Bedroom: **U** Laminate Flooring

Bedroom 4: **U** L Shaped

Baths - Full/Part **Upper Level: 2/0** **Main Level: 0/1** **Lower Level: 0/0** **Total Baths: 2/1**

### Features and Utilities:

**Kitchen:** Built-in Range, Built-in Refrigerator, Convection Oven, Double Oven, Built-in Dishwasher, Disposal, ENERGY STAR Qualified Appliances, Free-Standing Refrigerator, Pantry, Quartz, Stainless Steel Appliance(s)

**Interior:** Garage Door Opener, High Ceilings, High Speed Internet, Laminate Flooring, Laundry, Quartz, Smart Thermostat, Tile Floor, Vinyl Floor,

**Cool:** Central Air  
**Water:** Public  
**Heat:** Forced Air - 95+%  
**Security:** Security Lights

**Sewer:** Public Sewer  
**Hot Water:** Gas  
**Fuel:** Gas  
**Internet:** Cable  
**Windows:** Vinyl Frames

## Financial:

Property Tax/Yr: \$3,833.00 / 2020

VA: Y

Association Amenities:

Financing Considered: Cash, Conventional, FHA, VA Loan

Rent, If Rented:

Dues: \$30 / Monthly

Short Sale: N

Other Dues:

Bank Owned/Real Estate Owned: N

**买房标准**

北美地产学堂  
North America Real Estate Academy

**1% 法则**

**01**

买出租房的一般标准

**02**

月租金 > 买入成本 x 1%

具体情况具体分析。  
房子的持有成本不同，如  
税率，HOA。。。。

有的市场达不到1%法则。

**03**

可用学堂网站上的计算器计算回报率：  
<https://ourrea.com/rental-property-calculator/>

月租金\$2200<=\$4299

# Rental Property Calculator 出租物业计算器

Purchase Price 购房价 (\$)	429,900
Closing Cost 交易成本 (\$)	
Rehab Cost 维修成本 (\$)	0
Down Payment 首付比例 (%)	30%
Down Payment Amount 首付金额 (\$)	128,970
Loan Amount 贷款金额 (\$)	300,930
Interest Rate 贷款利率 (%)	3%
Loan Term (Years) 偿还年限 (年)	30

---

Monthly Income and Expenses 月租金及成本:

Rental Income 月租金 (\$)	2,200
Vacancy Rate 空置率 (%)	5%
Property Tax 月地税 (\$)	320
Insurance 月保险 (\$)	58
HOA (\$)	30
Maintenance Cost 月维护成本 (\$)	
Utilities 水电气费 (\$)	0
Management Fee 管理费 (\$)	100
Other Costs 其他费用 (\$)	

Results based on the data entered above 计算结果:

Monthly NOI 月净营业收入 (\$)	1582
Montly Debt Service 月还贷款额 (本金和利息) (\$)	1269
Monthly Cash Flow 月现金流 (\$)	313
CAP Rate 资产回报率 (%)	4.42%
Cash on Cash Return 现金回报率 (%)	2.91%

# 买房标准

## 70% 法则

Flip房子的一般标准。  
买价  $\leq$  ARV  $\times$  70% - 维修成本  
ARV(After repair value)  
维修后价值

具体情况具体分析。  
后续章节有详细计算。  
<https://ourrea.com/flip-calculator/>



$$\$429000 \times 70\% = \$300300$$

## 买房标准



### 50% 法则



房子的运营成本  $\leq$  租金  $\times$  50%

运营成本包括地税，保险，维修，管理，等。。。不包括还贷。

如每月租金 1500，运营成本需要  $\leq$  750。

$$\$2200 \times 50\% = 1100$$

Property tax=320

Insurance=58

Hoa=\$30

Management fee\$100

total=\$508+mortgage



Results based on the data entered above 计算结果:

Monthly NOI 月净营业收入 (\$)	1582
Montly Debt Service 月还贷款额 (本金和利息) (\$)	507
Monthly Cash Flow 月现金流 (\$)	1075
CAP Rate 资产回报率 (%)	4.42%
Cash on Cash Return 现金回报率 (%)	4.17%

Monthly payment: **\$501.71**

Details 

**25%**  
Principal

**75%**  
Interest

**0%**  
Exp.

Total paid: **\$486,615.16**



**\$425,000**

Home price

**\$306,000**

Downpmt 72%

**3.00%**

Rate

**30 years**

Term

**\$0**

Taxes 0,00%

**More parameters**



Monthly Income and Expenses 月租金及成本:

Rental Income 月租金 (\$)

2,200

Vacancy Rate 空置率 (%)

5%

Property Tax 月地税 (\$)

320

Insurance 月保险 (\$)

58

HOA (\$)

30

Maintenance Cost 月维护成本 (\$)

Utilities 水电气费 (\$)

0

Management Fee 管理费 (\$)

100

Other Costs 其他费用 (\$)

