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



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

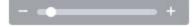
Loan Terms Approved: Loan Type: Conventional loan Program: 30 Year Fixed Purchase Price: Loan Amount: \$

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.
- 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



Ye Zhao | Mal & Seitz

503-998-8862

11/10/2020 7:36AM

zhaojoanna@comcast.net

View: Park/Greenbelt, Trees/Woods

\$429,900

4 bd | 2 / 1 ba | 2073 sqft

Status: Active

Client Full

Listed Date: 10/12/2020

DOM: 29 Acres: 0.07

ML#: 20663514

Residential

Year Built: 2006 / RESALE

420 NW 153RD ST Vancouver, WA 98685 M Condo Loc:

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

Property Details:

Area: 43 Property Type: Detached Style: 2 Story Zoning: Waterfront: County: Clark Nhood/Bldg: Lot Desc: Green Belt

CC&Rs: Lot Size: 3,000 to 4,999 SqFt Legal: WHIPPLE CREEK PLACE PH F Lot Dimensions: 80x40

Warranty: Body Water: 55+ w/Affidavit Y/N: N Tax ID: 185575614 Open House: # Supplements: 1 VTour #1

VTour #2

Upcoming Open House:

LOT 16 SUB 2006



« 1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27

(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 SQFT Source: clark Main SQFT: 850 Total Up/Main: 2073 Lower SQFT: 0 Fireplaces: 1 Additional SQFT: Garage: 2 / Attached, Foundation: Concrete Perimeter Unreinforced Masonry Building:

Levels: 2 Green Certification: Roof: Shingle Energy Efficiency: Parking: Driveway, On Street Exterior: Lap Siding Basement: Crawl Space **RV** Description: Road Surface: Paved

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 Main Level: 0/1 Lower Level: 0/0 Upper Level: 2/0 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

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



















nancial:

perty Tax/Yr: \$3,833.00 / 2020 A: Y

Rent, If Rented: Dues: \$30 / Monthly

sociation Amenities:

ms Considered: Cash, Conventional, FHA, VA Loan

Short Sale: N Other Dues:

Bank Owned/Real Estate Owned: N



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		
OU O : #/\b#######			

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





Flip房子的一般标准。 买价<= ARV x 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/flipcalculator/



\$429000x70%=\$300300

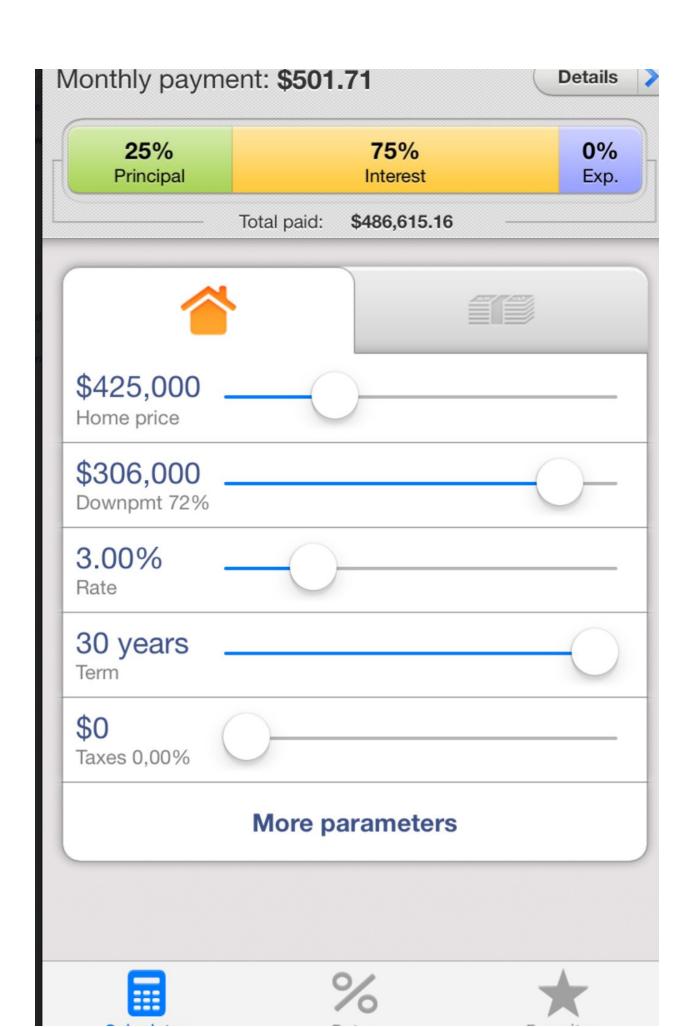


\$2200x50%=1100

Property tax=320 Insurance=58 Hoa=\$30 Management fee\$100

tota<l=\$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 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 (\$)	