初级多单元公寓

1, Apartment Broker:

Steve Chang, Tom Theung, Kristopher German

2, Price/unit 225,000 Price/sqft 267.33

3, GRM current 1350000/ (1300\*3+1400+1475+1450) \*12=13.6

Market 1350000/(1600\*4+1800\*2)\*12=11.25

4，Cap Rate

假设没有请物业管理公司代管：Expenses=18803.68+2300+4800+3012+840=29755.68

Current: NOI = EGI (98700\*97%=95739)-29755.68 = 65983.32

Cap Rate=4.89%

Market: Repairs and Maintenance=95739\*6%=5744.3

NOI=EGI (120000\*97%=116400)-29755.68-5744.3-200\*6=79700.02

Cap Rate=5.9%

假设请物业管理公司代管，管理费6%： 98700\*0.06=5922 120000\*0.06=7200

Current: NOI=65983.32-5922=60061.32

Cap Rate= 4.45%

Market: NOI=72500.02

Cap Rate=5.37%

5, Market GRM: 12000\*97%\*6%=6984

1350000/ (120000-6984) = 11.95

6, Loan amount:1,080,000 月供：4850 ，因为DSCR1.25，所以 月供为6062.5

年供：72750，Cash on cash return: 79700.02-72750=6950.02

6950/(1350000\*20%=270,000)=2.57%

7, a, NOI=60061.32

Purchase Price= NOI/Cap Rate=60061.32/4.1=1,464,910.24

贷款额度= Purchase Price\*80%=1,171,928.19

B, 头款：Purchase Price\*20%=292,982.048

头款\*2.2%=6446

NOI (79700.02)-年供=6446，年供 73254.02 月供 6104.5，实际月供4884

贷款额为 1087,642

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