

**SINGLE FAMILY INVESTMENTS VS. MULTIMAILY INVESTMENTS**

	House	Down Pymt	Loan Amt	Loan Pymt	Insurance	Property Tax	TTL Pymt	Expenses	Gross Rent	CashFlow
1	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
2	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
3	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
4	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
5	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
6	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
7	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
8	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
9	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
10	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
11	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
12	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
13	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
14	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
15	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
16	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
17	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
18	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
19	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
20	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
21	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
22	15900	3975	11925	60.42	50	112	222.42	287.5	575	65.08
HOUSE	\$ 349,800.00	\$ 87,450.00	\$ 262,350.00	\$ 1,329.24	\$ 1,100.00	\$ 2,464.00	\$ 4,893.24	\$ 6,325.00	\$ 12,650.00	\$ 1,431.76
	<b>Apartment</b>	<b>Down Pymt</b>	<b>Loan Amt</b>	<b>Loan Pymt</b>	<b>Insurance</b>	<b>Property Tax</b>	<b>TTL Pymt</b>	<b>Expenses</b>	<b>Gross Rent</b>	<b>CashFlow</b>
APT	\$ 350,000.00	\$ 87,500.00	\$ 262,500.00	\$ 1,721.47	\$ 386.00	\$ 700.00	\$ 2,889.31	\$ 5,200.00	\$ 10,400.00	\$ 2,310.69
				P&I				50% Rule	Rentometer	
<b>DIFFERENCE</b>				\$ (392.23)	\$ 714.00	\$ 1,764.00	\$ 2,003.93	\$ 1,125.00	\$ 2,250.00	\$ (878.93)

SAMPLE HOUSE:	3325 N Hawthorne Ln Indianapolis, IN 46218	2 bed / 1 ba	Rent	\$575	
APARTMENT	4609 E. Washington St Indianapolis, IN	17 studios & 5 1-bed/1ba	Rent	\$450	studio
				\$550	1 bed
	ASSUMES 100% OCCUPANCY FOR BOTH	<b>4609 E. Washington Loan Terms</b>			
	ASSUMES 50% RULE FOR EXPENSES	Interest rate		7.88%	
	<b>SINGLE FAMILY LOAN TERMS</b>	Amort		30 yrs	
	Interest rate	4.50%	Fixed	Term	30 yrs
	Amort	30 yrs		Fixed for 5 years, then to variable at	
	Term	30 yrs		4% above 6 mo LIBOR (CURRENTLY 1.25%)	