

INVESTING IN RESIDENTIAL REAL ESTATE

BERKSHIRE HATHAWAY HOMESERVICES GEORGIA PROPERTIES PRESENTS



SALES EDGE

CREATE YOUR BREAKTHROUGH

35%

**REAL
ESTATE**

27%

STOCKS

15%

**SAVINGS
ACCOUNT**

14%

GOLD

AMERICA'S CHOICE FOR BEST INVESTMENT

GALLUP POLL - 2019

HISTORIC MORTGAGE RATES

BY DECADE

DECADE	AVERAGE RATE
1970s	8.86%
1980s	12.7%
1990s	8.12%
2000s	6.29%

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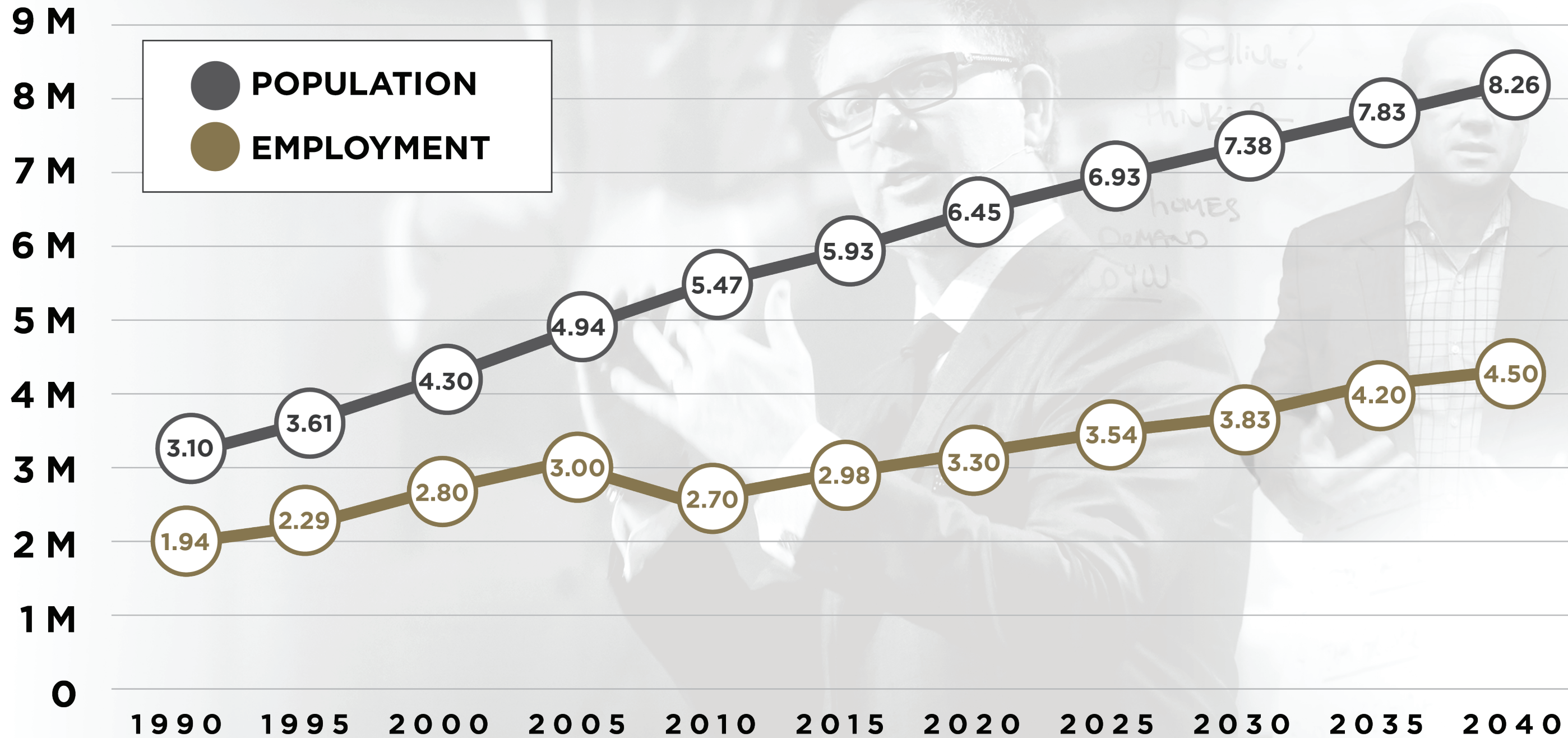
FINANCING AVAILABLE AT HISTORIC RATES

QUARTER	FREDDIE MAC	FANNIE MAE	MBA	NAR	AVERAGE OF ALL FOUR
2019 4Q	3.6	3.7	3.7	3.5	3.62%
2020 1Q	3.6	3.7	3.7	3.5	3.62%
2020 2Q	3.6	3.7	3.8	3.6	3.67%
2020 3Q	3.7	3.7	4.0	-	3.80%

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POPULATION & EMPLOYMENT GROWTH TRENDS

ARC'S POPULATION AND EMPLOYMENT FORECASTS (1990 - 2040) - 20-COUNTY REGION | SOURCE ARC

Return On Cash Invested	
Amount Financed	<input type="text" value="\$ 250000"/>
Cash Invested	<input type="text" value="\$ 50000"/>
Total Purchase Price \$ 300,000.00	
Annual Appreciation	<input type="text" value="3"/> %
Term of Financing (Years)	<input type="text" value="15"/>
Number of Years To Hold	<input type="text" value="15"/>
Sale Price	\$ 467,390
Property Appreciation	\$ 167,390
Financing Paydown	\$ 250,000
Total Appreciation & Paydown	\$ 417,390
Annual Appreciation & Paydown	\$ 27,826
Return on Cash Invested	834.78 %
Annual Return on Cash Invested	55.65 %

RETURN ON CASH INVESTED

\$300,000 Rental Property

\$50,000 Cash Invested

\$250,000 Financing (15 Years)

3% Annual Appreciation

15 Years Hold Time

\$167,390 Appreciation

835% Return on Cash Invested

55.65% Annual Return on Cash

90% Agent Split – Personal Property

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Rental Property Cash Flow Calculator

Purchase Price
\$ 300000

Cash Invested
\$ 50000

Annual Rent
\$ 36000

Vacancy Rate (% of Time Unrented)
10 %

Net Annual Income
\$ 32,400

Annual Operating Expenses
\$ 10,050

Net Operating Income (Net Annual Income - Annual Operating Expenses)
\$ 22,350

[Click Here for a Mortgage Calculator](#)

Annual Principal & Interest
22200

Cash Flow Before Taxes
\$ 150

Cash On Cash Returns (Cash Flow Before Tax/ Cash Invested)
0.30 %

Cap Rate (Net Operating Income/ Purchase Price)
7.45 %

CASH FLOW

\$300,000 Rental Property

\$50,000 Cash Invested

\$250,000 Financing (15 Years)

Agents Get 5% Property Mgmt. Rate

10% Vacancy Rate

Opportunity for Positive Cash Flow

Estimated Cap Rate 7.45%

(Net Operating Income/ Purchase Price)

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AGENT BENEFITS FOR REAL ESTATE INVESTMENT INCOME

90% Real Estate Split on Personal Property (3 Per Year)

50% Reduction in Monthly Property Management Costs

Reduction in Leasing Commission

Reduction in Owner Renewal Fee

Prosperity Mortgage Benefits

Weissman Closing Benefits

Home Warranty Benefits (HSA & 2-10 Warranty)

Homeowners Insurance Benefits

1031 Exchange Program

IRA Investment Option for Real Estate

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OPPORTUNITY AHEAD

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PROSPERITY
HOME MORTGAGE, LLC

\$500
GIFT CARD

Meet or Beat
It Pays to get a second opinion.

It's that easy! Ask for a second opinion, today!

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Real Estate **Investor** Loan Products



Let us help you reach your real estate investment goals.



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Conforming Fixed-Rate Investment Loans:

- Down payment as low as 15% for a 1-unit property.
- Loan amounts up to \$484,350.
- Rental income may be used to qualify a borrower without rental history or a current lease on the property.

High Balance Fixed-Rate Investment Loans:

- Down payment as low as 15% for a 1-unit property.
- Loan amounts up to \$726,525 in high balance areas established by the Federal Housing Finance Agency.
- Rental income may be used to qualify a borrower without rental history or a current lease on the property.

Jumbo Fixed-Rate & Adjustable Rate Investment Loans:

- Down payment as low as 25% for a 1-unit property up to \$1 million.

House-to-Home Renovation Loan Program:

- Down payment as low as 20% for a 1-unit property (15% down payment may be available with qualifying minimum credit score).
- Available for purchase or refinance of a home, plus the cost of repairs or improvements through a single mortgage.



For More Information Contact:

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HOME MORTGAGE, LLC

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“RECESSION” DOES NOT EQUAL **“HOUSING CRISIS”**

