

**Example of Funding Position Required**

	Property 1	Property 2	Property 3	Property 4	Property 5
Property City	Memphis	Memphis	Memphis	Memphis	Cape Coral
Property Address	Clarice	Coventry	Gausco	Michael	
Purchase Price \$US	\$ 38,000.00	\$ 35,000.00	\$ 39,500.00	\$ 38,000.00	\$ 85,000.00
Closing Costs \$US	\$ 800.00	\$ 800.00	\$ 800.00	\$ 800.00	\$ 1,400.00
<b>Total Funds Required \$US</b>	<b>\$ 38,800.00</b>	<b>\$ 35,800.00</b>	<b>\$ 40,300.00</b>	<b>\$ 38,800.00</b>	<b>\$ 86,400.00</b>
Loan To Valuation %	50%	50%	50%	50%	60%
USA Loan Amount \$US	\$ 19,000.00	\$ 17,500.00	\$ 19,750.00	\$ 19,000.00	\$ 51,000.00
USA Loan Capitalised Fee Option \$US					
<b>Total USA Loan Amount \$US</b>	<b>\$ 19,000.00</b>	<b>\$ 17,500.00</b>	<b>\$ 19,750.00</b>	<b>\$ 19,000.00</b>	<b>\$ 51,000.00</b>
Funds required to complete USA purchase \$US	\$ 19,800.00	\$ 18,300.00	\$ 20,550.00	\$ 19,800.00	\$ 35,400.00
<b>Other Associated Costs</b>					
Lender Costs \$US		\$ -	\$ -	\$ -	\$ 700.00
Lender Points \$US	\$ 1,140.00	\$ 1,050.00	\$ 1,185.00	\$ 1,140.00	\$ 1,530.00
USA Government Charges \$US	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00	\$ 100.00
PITI (Bond Amount)					
<b>Total Other Associated Costs \$US</b>	<b>\$ 1,240.00</b>	<b>\$ 1,150.00</b>	<b>\$ 1,285.00</b>	<b>\$ 1,240.00</b>	<b>\$ 2,330.00</b>
<b>Total Funds req to complete USA purchase \$US</b>	<b>\$ 21,040.00</b>	<b>\$ 19,450.00</b>	<b>\$ 21,835.00</b>	<b>\$ 21,040.00</b>	<b>\$ 37,730.00</b>
Current \$US / AUD Exchange Rate	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00	\$ 1.00
<b>Funds required to complete USA purchase \$AUD</b>	<b>\$ 19,800.00</b>	<b>\$ 18,300.00</b>	<b>\$ 20,550.00</b>	<b>\$ 19,800.00</b>	<b>\$ 35,400.00</b>
Exchange Rate Movement Buffer (9%)	\$ 1,782.00	\$ 1,647.00	\$ 1,849.50	\$ 1,782.00	\$ 3,186.00
My USA Property Fee \$USD	\$ 4,125.00	\$ 3,575.00	\$ 3,575.00	\$ 3,575.00	\$ 3,575.00
Loans USA Fee \$AUD	\$ 2,200.00	\$ 660.00	\$ 660.00	\$ 660.00	\$ 660.00
Funds required from Australia to complete individual purchase \$AUD	\$ 27,907.00	\$ 24,182.00	\$ 26,634.50	\$ 25,817.00	\$ 42,821.00
<b>Total Funds from AUSTRALIA to complete ALL purchases \$AUD</b>					
Projected US Interest Rate	8.75%	8.75%	8.75%	8.75%	6.00%
Loan Term (Years)	7	7	7	7	30
<b>Projected Monthly Repayments \$US (Principal and Interest)</b>	<b>-\$ 303.29</b>	<b>-\$ 279.34</b>	<b>-\$ 315.26</b>	<b>-\$ 303.29</b>	<b>-\$ 305.77</b>

**Example of Cash Flow Using (Principal & Interest Loans)**

Notes- Below Net returns are off property purchase price. The cash on cash returns are significantly higher due to the use of loans (leverage).

	Property 1	Property 2	Property 3	Property 4	Property 5
Property City	Memphis	Memphis	Memphis	Memphis	Cape Coral
Property Address	Clarice	Coventry	Gausco	Michael	TBA
Purchase Price \$US	\$ 38,000.00	\$ 35,000.00	\$ 39,500.00	\$ 38,000.00	\$ 85,000.00
<b>Income</b>					
Projected Monthly Rental \$US	\$ 725.00	\$ 675.00	\$ 725.00	\$ 775.00	\$ 800.00
Projected Annual Rental \$US	\$ 8,700.00	\$ 8,100.00	\$ 8,700.00	\$ 9,300.00	\$ 9,600.00
<b>Expenses (Projected Monthly)</b>					
Taxes / Council Rates \$US	\$ 92.00	\$ 105.00	\$ 80.00	\$ 94.00	\$ 110.00
Property Insurance \$US	\$ 40.00	\$ 40.00	\$ 40.00	\$ 40.00	\$ 58.00
HOA Body Corporate Fees \$US	\$ -				
Property Management \$US	\$ 58.00	\$ 54.00	\$ 58.00	\$ 62.00	\$ 80.00
Maintenance Allowance \$US	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00	\$ 30.00
Monthly Mortgage Payment \$US	\$ 303.00	\$ 279.00	\$ 315.00	\$ 303.00	\$ 306.00
<b>Total Expenses \$US</b>	<b>\$ 523.00</b>	<b>\$ 508.00</b>	<b>\$ 523.00</b>	<b>\$ 529.00</b>	<b>\$ 584.00</b>
<b>Net Monthly Cashflow \$US</b>	<b>\$ 202.00</b>	<b>\$ 167.00</b>	<b>\$ 202.00</b>	<b>\$ 246.00</b>	<b>\$ 216.00</b>
<b>Net Annual Cashflow \$US</b>	<b>\$ 2,424.00</b>	<b>\$ 2,004.00</b>	<b>\$ 2,424.00</b>	<b>\$ 2,952.00</b>	<b>\$ 2,592.00</b>
<b>Net Annual Return (Per property) %</b>	<b>6.38%</b>	<b>5.73%</b>	<b>6.14%</b>	<b>7.77%</b>	<b>3.05%</b>
<b>Total Property Purchase Price \$US</b>	<b>\$ 235,500.00</b>				
<b>Total Portfolio Gross Annual Cashflow \$US \$US</b>	<b>\$ 44,400.00</b>				
<b>Total Portfolio Gross Annual Return %</b>	<b>18.85%</b>				
<b>Total Portfolio Net Annual Cashflow \$US</b>	<b>\$ 12,396.00</b>				
<b>Total Portfolio Net Annual Return %</b>	<b>5.26%</b>				