

Standard Model Investment Comparisons				
(\$100,000 price, 20% discount, 20% downpayment, 5% annual appreciation of value and rent, initial rent at .8% of value, expenses/vacancy at 40% of rental income, 30 year loan with interest rate of 7.43%)				
Performance in the 10th Year				
	Annual Cash Flow	Change	ROI	% Change
1. Standard Model	\$3,602	--	78.3%	--
2. No Discount	\$2,269	-\$1,333	57.4%	-20.9%
3. Lower Value Appreciation (2.5%)	\$3,602	\$0	49.3%	-29.0%
4. Higher Value Appreciation (7.5%)	\$3,602	\$0	119.7%	41.4%
5. Lower Rent Appreciation (2.5%)	\$1,860	-\$1,742	67.4%	-10.9%
6. Higher Rent Appreciation (7.5%)	\$4,940	\$1,338	83.8%	5.5%
7. Reduced Expenses/Vacancy (30%)	\$5,092	\$1,490	87.6%	9.3%
8. Higher Rent (1% of MV)	\$5,836	\$2,234	92.3%	14.0%
9. Lower Interest (6.93%)	\$3,862	\$260	80.3%	2.0%
10. Higher Interest (7.93%)	\$3,337	-\$265	76.3%	-2.0%