

Annual financial results	2024	2025
Gross rent collected	\$49,125	\$55,095
Water	\$1,200	\$1,200
Trash	\$1,800	\$1,800
Landscaping	\$1,800	\$1,800
Laundry-room power	\$720	\$720
Property tax + insurance escrow	\$13,932	\$13,932
Total operating expenses	\$19,452	\$19,452
Net operating income (NOI)	\$29,673	\$35,643
Mortgage principal	\$11,900	\$11,900
Mortgage interest	\$8,826	\$8,826
Total debt service (principal + interest)	\$20,727	\$20,727
Net cash profit	\$8,946	\$14,916
NOI margin	60.4%	64.7%
Cash-on-cash ROI	59.6%	99.4%

Important notes

1.

Gross income is actual rent collected. Unit B paid \$2,100 during 2024 and 2025.
2.

Property tax and insurance are combined in the line item "Property tax + insurance escrow".
3.

Unit C rent was \$2,100 during 2024 and decreased to \$1,800 in 2025.

Two-year total	Property return metrics
\$104,220	Purchase price \$460,000
\$2,400	Down payment \$15,000
\$3,600	2024 NOI \$29,673
\$3,600	2024 net cash profit \$8,946
\$1,440	2024 capitalization rate 6.5%
\$27,865	2024 cash-on-cash ROI 59.6%
\$38,905	
\$65,315	Current status - 2026 vacancy
\$23,800	Unit A vacancy began 08/01/2026
\$17,653	Current occupied rent \$3,395.00
\$41,453	Current monthly expenses \$3,348.25
\$23,862	Estimated monthly cash flow \$46.75
62.7%	
159.1%	Historical rent not collected
	Unit B Aug 2024-Jan 2025
	Unit A Sep 2024-Feb 2025
	Recovered afterward No

1 no rent Aug 2024-Jan 2025; Unit A paid no rent Sep 2024-Feb 2025. No unpaid rent was recovered.

ender escrow amount; separate tax and insurance figures were not available.

ed to \$1,800 in January 2025. ROI excludes tax deductions, depreciation and unprovided acquisition costs.

Monthly Income and Expense Detail - 2024 and 2025

Month	Unit A collected	Unit B collected	Unit C collected	Gross rent collected	Water
Jan-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Feb-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Mar-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Apr-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
May-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Jun-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Jul-24	\$1,595.00	\$1,595.00	\$2,100.00	\$5,290.00	\$100.00
Aug-24	\$1,595.00	-	\$2,100.00	\$3,695.00	\$100.00
Sep-24	-	-	\$2,100.00	\$2,100.00	\$100.00
Oct-24	-	-	\$2,100.00	\$2,100.00	\$100.00
Nov-24	-	-	\$2,100.00	\$2,100.00	\$100.00
Dec-24	-	-	\$2,100.00	\$2,100.00	\$100.00
Jan-25	-	-	\$1,800.00	\$1,800.00	\$100.00
Feb-25	-	\$1,595.00	\$1,800.00	\$3,395.00	\$100.00
Mar-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Apr-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
May-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Jun-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Jul-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Aug-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Sep-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Oct-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Nov-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Dec-25	\$1,595.00	\$1,595.00	\$1,800.00	\$4,990.00	\$100.00
Two-year total	\$28,710.00	\$28,710.00	\$46,800.00	\$104,220.00	\$2,400.00

[illegible]

NOI	Principal	Interest	Debt service	Net cash profit
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$3,668.96	\$991.67	\$735.54	\$1,727.21	\$1,941.75
\$2,073.96	\$991.67	\$735.54	\$1,727.21	\$346.75
\$478.96	\$991.67	\$735.54	\$1,727.21	(\$1,248.25)
\$478.96	\$991.67	\$735.54	\$1,727.21	(\$1,248.25)
\$478.96	\$991.67	\$735.54	\$1,727.21	(\$1,248.25)
\$478.96	\$991.67	\$735.54	\$1,727.21	(\$1,248.25)
\$178.96	\$991.67	\$735.54	\$1,727.21	(\$1,548.25)
\$1,773.96	\$991.67	\$735.54	\$1,727.21	\$46.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$3,368.96	\$991.67	\$735.54	\$1,727.21	\$1,641.75
\$65,315.04	\$23,800.08	\$17,652.96	\$41,453.04	\$23,862.00

Property Financial Inputs

Property	Value
Property address	12585 Maui Way, Desert Hot Springs, CA 92240
Purchase price	\$460,000
Cash down payment	\$15,000
Closing costs / initial improvements	-
Monthly rental income	
Unit A	\$1,595.00
Unit B	\$1,595.00
Unit C	\$1,800.00
Unit C - 2024 rent	\$2,100.00
Monthly operating expenses	
Mission Springs Water	\$100.00
Desert Valley trash	\$150.00
Landscaping - Rudy	\$150.00
Laundry-room power	\$60.00
Property tax and insurance escrow	\$1,161.04
Monthly loan payment components	
Principal	\$991.67
Interest	\$735.54
Regular mortgage payment	\$2,888.25
Historical physical occupancy	100.0%
Current status note	
Unit A vacancy start	08/01/2026
Current occupied monthly rent	\$3,395.00
Current estimated monthly cash flow	\$46.75
Source and scope notes	
Owner-provided data	Rents, recurring expenses, occupancy, purchase price
Mortgage statement	Freedom Mortgage statement dated 08/18/2026; regula
Historical rent collection exceptions	
Unit B	Aug 2024-Jan 2025
Unit A	Sep 2024-Feb 2025
Unit C rent change	Jan 2025

Notes

From mortgage statement dated 08/18/2026

Provided by owner

Provided by owner; excludes closing costs and improvements

Not provided; enter if available for a fuller ROI calculation

Scheduled monthly rent; see nonpayment history below

Scheduled monthly rent; see nonpayment history below

Monthly rent beginning January 2025

Monthly rent through December 2024

Same monthly amount in 2024 and 2025

Same monthly amount in 2024 and 2025

Same monthly amount in 2024 and 2025

Same monthly amount in 2024 and 2025

Combined amount; lender statement does not separate tax from insurance

Regular monthly payment component

Regular monthly payment component

Principal + interest + escrow

Units A and B remained occupied during eviction but did not pay rent during the periods noted below

Unit A has been vacant from this date through the date reported

Unit B + Unit C

Before repairs or other costs not provided

, down payment and vacancy information.

r payment components used. Past-due amounts are excluded.

No rent collected; no unpaid rent recovered

No rent collected; no unpaid rent recovered

Monthly rent decreased from \$2,100 to \$1,800

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