Investor ROI Summary - Income In vs. Expenses Out

12585 Maui Way, Desert Hot Springs, CA | Historical actuals and stabilized full-rent potential

INCOME IN - Stabilized	Monthly	Annual
Unit A rent	$1,595	$19,140
Unit B rent	$1,595	$19,140
Unit C rent	$1,800	$21,600
Gross scheduled rent	**$4,990**	**$59,880**

Stabilized return potential	
Annual net operating income	$40,428
Capitalization rate	*8.8%*
Annual net cash flow	*$18,372*
Cash-on-cash ROI	*122.5%*
Monthly cash flow	$1,531.00

HISTORICAL ACTUAL RESULTS	2024	2025	Two-year total
Gross rent collected	$49,125	$55,095	$104,220
Operating expenses	$19,452	$19,452	$38,905
NOI	**$29,673**	**$35,643**	**$65,315**
Total cash expenses	**$41,508**	**$41,508**	**$83,016**
Net cash profit	**$7,617**	**$13,587**	**$21,204**
Capitalization rate	6.5%	7.7%	7.1%

Investor notes and disclosures

1. *Stabilized figures assume all three units pay current scheduled rent for 12*
2. *Historical actuals include the disclosed Unit A and Unit B nonpayment per*
3. *The $2,999 monthly mortgage payment includes property taxes and insura expenses.*
4. *Unit A has been vacant since 08/01/2026. Cash-on-cash ROI uses the pr reserves, depreciation and income taxes.*

EXPENSES OUT - Stabilized	Monthly	Annual
Water	$100	$1,200
Trash	$150	$1,800
Landscaping	$150	$1,800
Laundry-room power	$60	$720
Tax + insurance (included in mortgage	$1,161	$13,932
Total operating expenses	**$1,621**	**$19,452**
Mortgage payment (includes tax + insu	$2,999	$35,988
Total monthly cash out	**$3,459**	**$41,508**
Net cash flow	**$1,531**	**$18,372**

Annual average
$52,110
$19,452
$32,658
$41,508
$10,602
7.1%

2 months; they are not the current collected-rent run rate.

iods. No unpaid rent was recovered.

ance; the tax and insurance allocation is displayed for NOI but is not added again to cash

ovided $15,000 down payment and excludes unprovided closing costs, improvements,

Property Income, Expense and ROI Statement

12585 Maui Way, Desert Hot Springs, CA | Calendar years 2024 and 2025

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 included in mortgage	$13,932	$13,932
Total operating expenses	**$19,452**	**$19,452**
Net operating income (NOI)	**$29,673**	**$35,643**
Mortgage principal + interest portion	$22,056	$22,056
Mortgage payment including tax + insurance	$35,988	$35,988
Total cash expenses	**$41,508**	**$41,508**
Net cash profit	**$7,617**	**$13,587**
NOI margin	*60.4%*	*64.7%*
Cash-on-cash ROI	*50.8%*	*90.6%*

Important notes

1. *Gross income is actual rent collected. Unit B paid*
2. *The $2,999 mortgage payment includes property expenses.*
3. *Unit C rent was $2,100 during 2024 and decreased*

Two-year total
$104,220
$2,400
$3,600
$3,600
$1,440
$27,865
$38,905
$65,315
$44,111
$71,976
$83,016
$21,204
62.7%
141.4%

Property return metrics	
Purchase price	$460,000
Down payment	$15,000
2024 NOI	$29,673
2024 net cash profit	$7,617
2024 capitalization rate	*6.5%*
2024 cash-on-cash ROI	*50.8%*

Current status - 2026 vacancy	
Unit A vacancy began	08/01/2026
Current occupied rent	$3,395.00
Current monthly expenses	$3,459.00
Estimated monthly cash flow	($64.00)

Historical rent not collected	
Unit B	Aug 2024-Jan 2025
Unit A	Sep 2024-Feb 2025
Recovered afterward	No

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

taxes and insurance. The lender allocation is shown for NOI analysis but is not added again to cash

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**

Trash	Landscaping	Laundry power	Tax + insurance included in mortgage	Operating expenses
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$150.00	$150.00	$60.00	$1,161.04	$1,621.04
$3,600.00	**$3,600.00**	**$1,440.00**	**$27,864.96**	**$38,904.96**

NOI	Mortgage P&I	Mortgage incl. tax/insurance	Total cash expenses	Net cash profit
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$3,668.96	$1,837.96	$2,999.00	$3,459.00	$1,831.00
$2,073.96	$1,837.96	$2,999.00	$3,459.00	$236.00
$478.96	$1,837.96	$2,999.00	$3,459.00	($1,359.00)
$478.96	$1,837.96	$2,999.00	$3,459.00	($1,359.00)
$478.96	$1,837.96	$2,999.00	$3,459.00	($1,359.00)
$478.96	$1,837.96	$2,999.00	$3,459.00	($1,359.00)
$178.96	$1,837.96	$2,999.00	$3,459.00	($1,659.00)
$1,773.96	$1,837.96	$2,999.00	$3,459.00	($64.00)
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$3,368.96	$1,837.96	$2,999.00	$3,459.00	$1,531.00
$65,315.04	**$44,111.04**	**$71,976.00**	**$83,016.00**	**$21,204.00**

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 allocation	$1,161.04
Monthly loan payment components	
Principal + interest portion	$1,837.96
Tax + insurance portion	$1,161.04
Regular mortgage payment	$2,999.00
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	($64.00)
Source and scope notes	
Owner-provided data	*Rents, recurring expenses, occupancy, purchase price*
Mortgage information	*Owner confirmed a $2,999 monthly mortgage payment*
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
Included within the $2,999 mortgage payment; not paid as an additional monthly expense
Calculated as total mortgage payment less the tax and insurance allocation
Included within the total mortgage payment
Owner-confirmed total; includes property taxes and insurance
Units A and B remained occupied during eviction but did not pay rent during the periods noted belo
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.
including property taxes and insurance. 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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