

**Bank Owned - Cash Flow – Duplex**  
**8907 -8909 Montoya Street, Sacramento, Ca 95826**



Front View of the Duplex



View to the right



View to the left



View across the street

Listed at - \$209,900

Located within walking distance of the Watt Avenue and Folsom Blvd light rail station and Hwy 50 Corridor.

Neighborhood Shopping also nearby

DESCRIPTION:

- 3 Bd/2ba each side
- Fireplaces each side
- Washer/Dryer hook ups
- Patios & Back Yards

**NOTICE:**

The Cash Flow figures on the next page are based upon a Sales Price that might be lower or higher than the Current List Price. This company has analyzed this property as a potential investment and is submitting our findings & evaluations to you.

There is no guarantee that the Seller is willing to take a lower price and sometimes in this market, multiple offers do occur. In addition, the following Cash Flow Information has not been verified and any offer to purchase would be subject to verification of Income and Expenses. This is a “pro-forma” only and is subject to change based upon factors such as changes in the interest rate for any new loan, the amount of down payment that may be required and changes in income and expenses.

These figures are based upon certain assumptions that the fixed expenses we have shown are very close to the actual costs because of our long time experience in Management of Rental Properties in this area. **DON'T FORGET TO ASK ME ABOUT OUR DEAL TO MANAGE YOUR INVESTMENT FOR FREE FOR THE 1<sup>ST</sup> THREE MONTHS WHEN YOU PURCHASE THROUGH ME.** Call me for the “details”....

For more information on this property or any other investment property in the greater Sacramento Region, please call me at anytime:

**[Ed Favinger, Broker, CRS, GRI](#)**

**916-203-1260 Mobile**

**916-990-0770 Office**

**A PRO-FORMA CASH FLOW ANALYSIS**

For more information call or email me  
[favinger@rwnetwork.com](mailto:favinger@rwnetwork.com)  
 916-203-1260

**8907-8909 Montoya, Sacramento, Ca**

Duplex  
 3 Bedrooms 2 bath ea side  
 CH&A  
 Laundry Hook ups  
 Fireplaces

List Price	\$	209,900	
<b>Offer Price</b>	<b>\$</b>	<b>195,000</b>	<b>SUGGESTED OFFER PRICE</b>
Down Payment	\$	48,750	
New Loan Amount	\$	146,250	\$ 901 P/M

		Current
Gross Scheduled Income		\$23,400
Less Vacancy Factor		\$1,170
Gross Operating Income		\$22,230
Less: Annual Operating Expenses	\$	9,258
Net Operating Income		\$12,973
Annual Loan Payments		\$10,811
Pre tax cash flow (Cash on cash)		\$2,162
Equity Build Up/Princ. Pay down	\$	1,711
Total Return		\$3,873

<b>Rents</b>	
3bd/2ba	\$ 975
3bd/2ba	\$ 975
<b>Total</b>	<b>\$ 1,950</b>

**EXPENSES**

Taxes	\$	2,438
Pro-mgmt	\$	1,200
Landscaping	\$	1,020
WSG	\$	2,800
Insurance	\$	800
Maintenance/Repairs	\$	1,000

ANNUAL	RECAP
<b>Rent</b>	<b>\$23,400</b>
<b>GRM</b>	<b>8.33</b>
<b>CAP</b>	<b>6.65%</b>
<b>Cash/Cash</b>	<b>4%</b>
<b>Total Return</b>	<b>8%</b>

Total Expenses	\$	9,257.50
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**NOTE 1: THE ABOVE CASH FLOW NUMBERS ARE ESTIMATES ONLY & ALL OF THE ABOVE INFORMATION IS TO BE INDEPENDENTLY VERIFIED IN THE COURSE OF THE DUE DILIGENCE PERIOD PROVIDED FOR FOR IN THE PURCHASE CONTRACT**

**NOTE 2: THE ABOVE CASH FLOW IS BASED UPON THE "SALES PRICE", NOT THE LIST PRICE & THERE IS NO GUARANTEE THE SELLER WILL ACCEPT A LOWER PRICE**

**NOTE 3: THIS PROPERTY IS LISTED BY: REMAX Gold Natomas**