What to Offer?
(Max Loan Method)

Max Loan: \[ \text{Max Loan} \times 70\% = \] (ARV)

Closing Costs: \[ \text{Closing Costs} \times 4\% + \$1,500 = \] (max loan)

Offer Price:
\[ \text{Max Loan} - \text{Repairs} - \text{Closing Costs} = \text{Max Offer} \]

What to Offer
(Profit Method)

List Price \[ \] 
\[ \text{Sale Price (ARV)} - \text{Profit} - \text{CC (Purchase)} - \text{Repairs} - \text{Holding Costs} - \text{Concessions} - \text{Realtor Fees} - \text{CC (Sell)} = \text{Max Offer} \]

<table>
<thead>
<tr>
<th></th>
<th>Interests Payments</th>
<th>HOA</th>
<th>Insurance</th>
<th>Taxes</th>
<th>Utilities</th>
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</table>
What to Offer
(Buy and Hold)

________________ Monthly Rent
- _______________ Vacancy
- _______________ Maintenance
- _______________ Taxes & Insurance = _______________ NOI
- _______________ Required Cash Flow
= _______________ Max Principal & Interest

Max Loan Amount

5-10% RTO
10-15% SFR Rental
10-30% Multi Family

Interest Only
Max annual PMT ________________
/ Interest rate ________________

5-10%