

When You Partner with Others to Co-Purchase-Invest /
Cohabitation of a New SUNSHINE Cottage Home™ You Will Be
Enabled to **GREATLY LOWER YOUR MONTHLY
HOUSING COST / SAVE A LOT MORE MONEY A LOT
FASTER & MOVE IN MUCH SOONER WHILE ENJOYING
A FAMILY SETTING**

Example one [Model A-600](#):

- ✓ Sleeps 2-6 occupants per household . . . you select your housemates.
- ✓ Assumption total cost to build one home **\$269,997** on a single small lot or in SUNSHINE Cottage Home Community™.
- ✓ Example 4-occupants [co purchase](#) home (25% ownership of home = \$67,499 each occupant).
- ✓ Loan assumptions 4% loan fee / 10% down / 30 year fixed.
- ✓ Total down payment / \$27,000 (25% of down payment = \$6,750 each occupant).
- ✓ Total monthly payment (principle & interest / PI) / [\\$1,160](#) (25% of total monthly payment = **\$290 per month each occupant**).
- ✓ [Maximum occupancy 6-people / 1-triple bunkbed per room.](#)

Income assumptions are based on \$15 average hourly wage per occupant:

- ✓ Assumptions 40 hours per week / 52 weeks per year.
- ✓ Annual gross income / \$31,200.
- ✓ Annual taxes assumptions on gross income / [31.3%](#) = \$9,765.
- ✓ Annual disposable (take home) income after taxes = \$21,434.
- ✓ Total monthly disposable take-home pay remaining after taxes = **\$1,786 per month.**
- ✓ Monthly *discretionary* spendable income for one occupant of home after monthly mortgage payment of \$290 is made = **\$1,496 per month remaining cash to spend.**

A smaller % ownership position in a new home that provides a quality, safe, warm place to live a lot sooner, including an opportunity to build, savings, credit, personal net worth is far better than 100% of nothing