



## **Agyrtis Private Money Lending**

[www.agyrtis.com](http://www.agyrtis.com)

888--772-3774

Look for the PROMO code for our Valentines special

The New Year is an opportunity to appreciate and reflect on our journey, grateful we survived 2020 and planning for our future.

Are you where you want to be personally, professionally and or financially?

If not, there is no time like today to start your new path. Agyrtis offers varied non conventional financing options to help you achieve your goals and offers a strategic alliance network of professional consultants for your success.



### **Commercial / Rental Investing Tips:**

Usually, a real estate player purchases several accommodation units, and they maintain a portfolio on it. Their primary intent is to derive rental income from such units. Therefore, for such investors, they try to assess the performance of the real estate portfolio by determining the occupancy.

The **occupancy rate** is inversely related to the vacancy rate. The vacancy rate is expressed as the ratio of vacant units to the total available space. It can be bifurcated to physical and economic.

The **capitalization rate** (CAP) calculator gives you the property's cap rate by dividing the **net operating income** (NOI) by the property value and multiplying that number by 100. To figure out the NOI, you multiply your gross rental income by your occupancy rate and then subtract operating expenses from your gross rental income.

For example, a \$100,000 all-cash property with a cap rate of 4.5% will produce the same returns as a \$100,000 invested in securities at 4.5%. This figure helps real estate investors determine the best use of their investment funds.

**DSCR** stands for Debt-Service Coverage Ratio. It can help you get a lower rate, or alternatively disqualify you from certain loan products when seeking investor financing.

Calculate DSCR by dividing PITIA (monthly principal, interest, taxes, insurance and association dues) by the gross monthly rent.

There are many reasons to make a property investment-- from a high appreciating area to a longer-term investment plan based on market trends or purchasing at an attractive upfront equity position. Check out our blog post at [www.agyrtis.com](http://www.agyrtis.com) for more details and helpful formulas.

FROM: AGYRTIS PRIVATE MONEY LENDING

TO: YOU WITH LOVE

# FEBRUARY SPECIAL

14% off origination fees on fully  
submitted loan packages!

Offer valid through February

Promo code: **AGYRTIS14**

[www.agyrtis.com](http://www.agyrtis.com)



Alternative financing  
options for non-  
owner occupied Real  
Estate investors



## Welcome

### Erica Punch

Agyrtis is excited to welcome Erica Punch to our team as a Loan Originator. You've seen her on stage and her professional theater background gives her the poise to address all your lending needs. Growing up in Overland Park, Kansas, attending Oklahoma City University achieving a Bachelor in Musical Theater, Erica still performs and has added Private Money Loan Originator to her repertoire. Erica's originating loans all around the country and is ready to make you a star investor! Email [Erica@agyrtis.com](mailto:Erica@agyrtis.com) for more detail on our loan programs.



## Market Update

Agyrtis Private Money is witnessing an increase in requests for alternative financing options for:

- Fix & flip
- Buy & hold
- Commercial
- Business
- Merchant Cash Advances

At Agyrtis, we feel this increased demand is showing real estate investor confidence in the market. Are you positioned to services this segment of the industry?

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Invite people to share Agyrtis' newsletter with your colleagues or on social media.



Agyrtis Private Money Lending, PO Box 1216, Lee's Summit, MO 64063, USA, 816-545-8474

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