

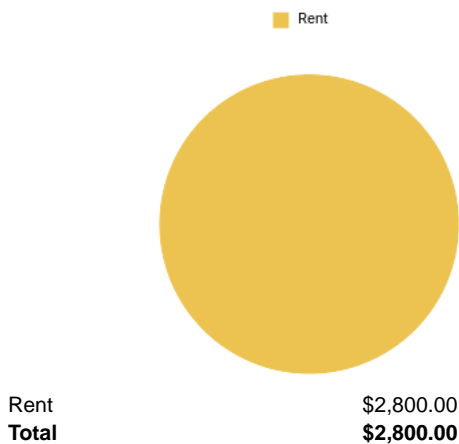
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,800.00	\$2,345.65	\$454.35	6.77%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$24,360.00	\$97,000.00	5.62%	6.77%

Property Information

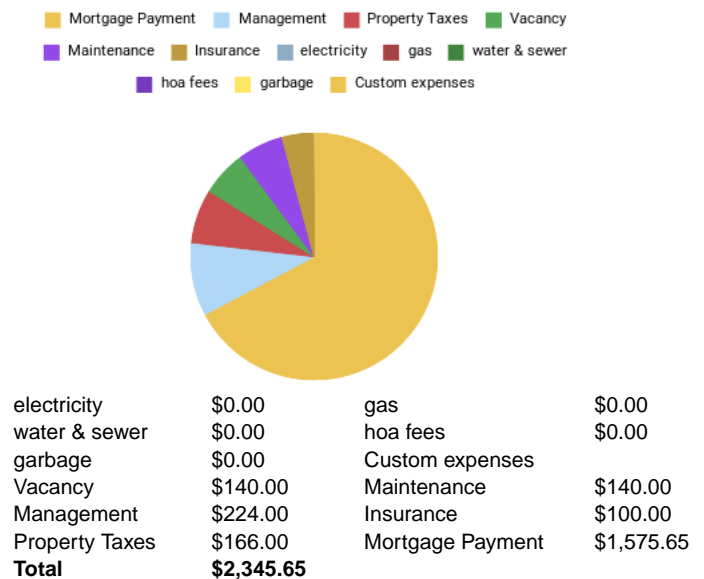
Purchase Price:	\$360,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$367,000.00
After Repair Value	

Down Payment:	\$90,000.00
Loan Amount:	\$270,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.750%
Monthly P&I:	\$1,575.65

Income



Expenses



Financial Projections

Total Initial Equity:	-\$270,000.00		
Gross Rent Multiplier:	10.71		
Income-Expense Ratio (2% Rule):	0.76%		
Typical Cap Rate:	6.77%	Debt Coverage Ratio:	1.29
ARV based on Cap Rate:	\$360,000.00		

50% Rule Cash Flow Estimates

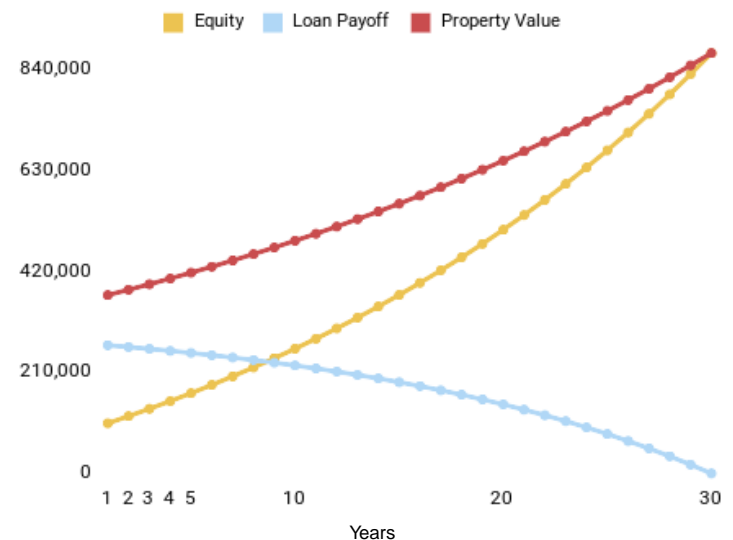
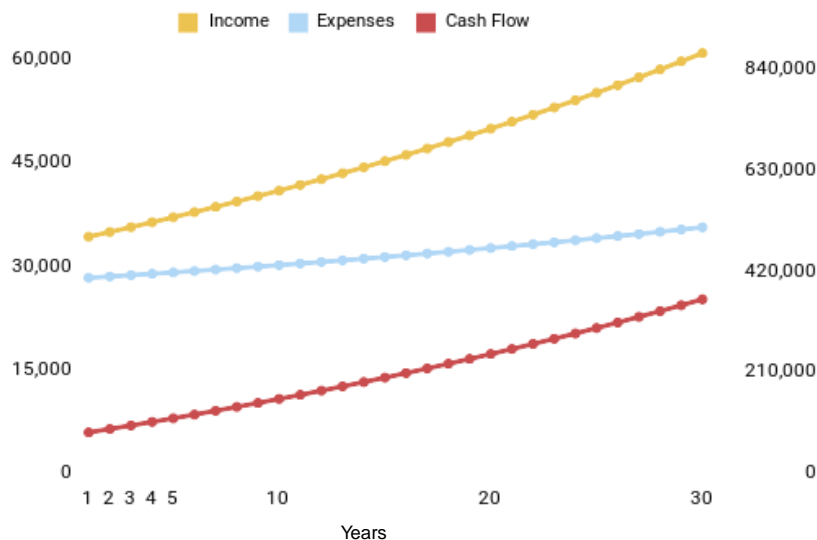
Total Monthly Income:	\$2,800.00
x50% for Expenses:	\$1,400.00
Monthly Payment/Interest Payment:	\$1,575.65
Total Monthly Cash Flow using 50% Rule:	-\$175.65

Analysis Over Time

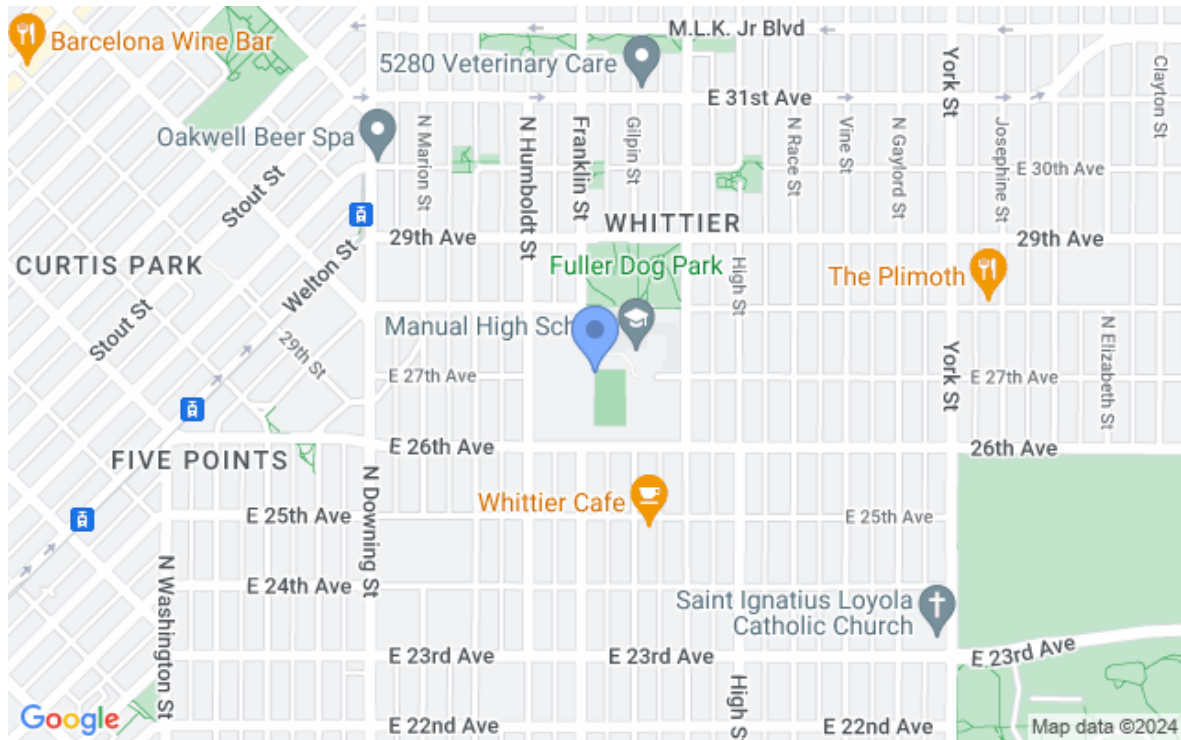
Annual Growth Assumptions	2% Expenses	2% Income	3% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$34,272	\$34,957	\$37,097	\$40,958	\$45,221	\$49,928	\$60,862
Total Annual Expenses	\$28,333	\$28,521	\$29,109	\$30,171	\$31,344	\$32,638	\$35,645
Total Annual Cashflow	\$5,939	\$6,436	\$7,988	\$10,787	\$13,878	\$17,290	\$25,217
Cash on Cash ROI	6.12%	6.64%	8.23%	11.12%	14.31%	17.82%	26.00%
Property Value	\$370,800	\$381,924	\$417,339	\$483,810	\$560,868	\$650,200	\$873,814
Equity	\$104,273	\$119,076	\$166,881	\$259,385	\$371,125	\$506,658	\$873,814
Loan Balance	\$266,527	\$262,848	\$250,458	\$224,424	\$189,743	\$143,542	\$0
Total Profit if Sold	\$13,213	\$34,452	\$104,648	\$245,378	\$420,202	\$635,225	\$1,217,585
Annualized Total Return	14%	16%	16%	13%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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