



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,750.00	\$2,480.76	\$269.24	5.51%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$19,272.00	\$77,000.00	4.20%	5.51%

Property Information

Purchase Price:	\$350,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$357,000.00
After Repair Value	

Down Payment:	\$70,000.00
Loan Amount:	\$280,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$1,336.76

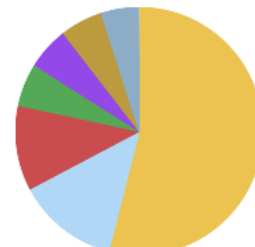


Income



Expenses

- Mortgage Payment
- Management
- Cap. Ex.
- Property Taxes
- Vacancy
- Maintenance
- Insurance
- electricity
- gas
- water & sewer
- hoa fees
- garbage
- Custom expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$137.50	Maintenance	\$137.50
Cap. Ex.	\$275.00	Management	\$330.00
Insurance	\$125.00	Property Taxes	\$139.00
Mortgage Payment	\$1,336.76		
Total	\$2,480.76		

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Financial Projections

Total Initial Equity:	-\$280,000.00		
Gross Rent Multiplier:	10.61		
Income-Expense Ratio (2% Rule):	0.77%		
Typical Cap Rate:	5.51%	Debt Coverage Ratio:	1.20
ARV based on Cap Rate:	\$350,000.00		

50% Rule Cash Flow Estimates

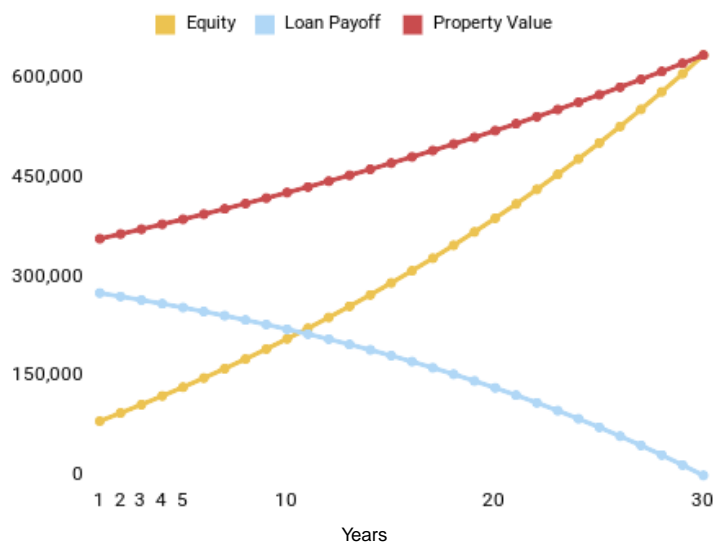
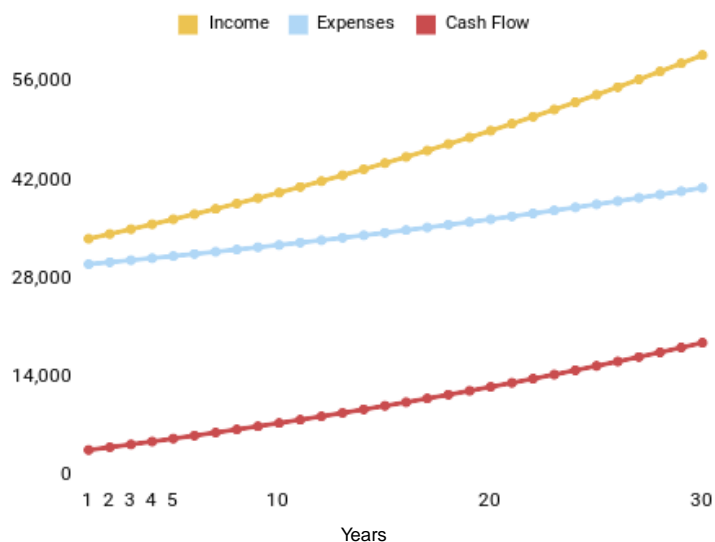
Total Monthly Income:	\$2,750.00
x50% for Expenses:	\$1,375.00
Monthly Payment/Interest Payment:	\$1,336.76
Total Monthly Cash Flow using 50% Rule:	\$38.24

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value					
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30	
Total Annual Income	\$33,660	\$34,333	\$36,435	\$40,227	\$44,414	\$49,036	\$59,775	
Total Annual Expenses	\$30,044	\$30,324	\$31,198	\$32,776	\$34,517	\$36,440	\$40,908	
Total Annual Cashflow	\$3,616	\$4,009	\$5,237	\$7,451	\$9,896	\$12,596	\$18,867	
Cash on Cash ROI	4.70%	5.21%	6.80%	9.68%	12.85%	16.36%	24.50%	
Property Value	\$357,000	\$364,140	\$386,428	\$426,648	\$471,054	\$520,082	\$633,977	
Equity	\$81,931	\$94,203	\$133,175	\$206,053	\$290,334	\$388,049	\$633,977	
Loan Balance	\$275,069	\$269,937	\$253,253	\$220,595	\$180,720	\$132,032	\$0	
Total Profit if Sold	\$8,547	\$24,828	\$78,268	\$183,885	\$312,661	\$467,850	\$873,207	
Compound Annual Growth Rate	11%	15%	15%	13%	11%	10%	9%	

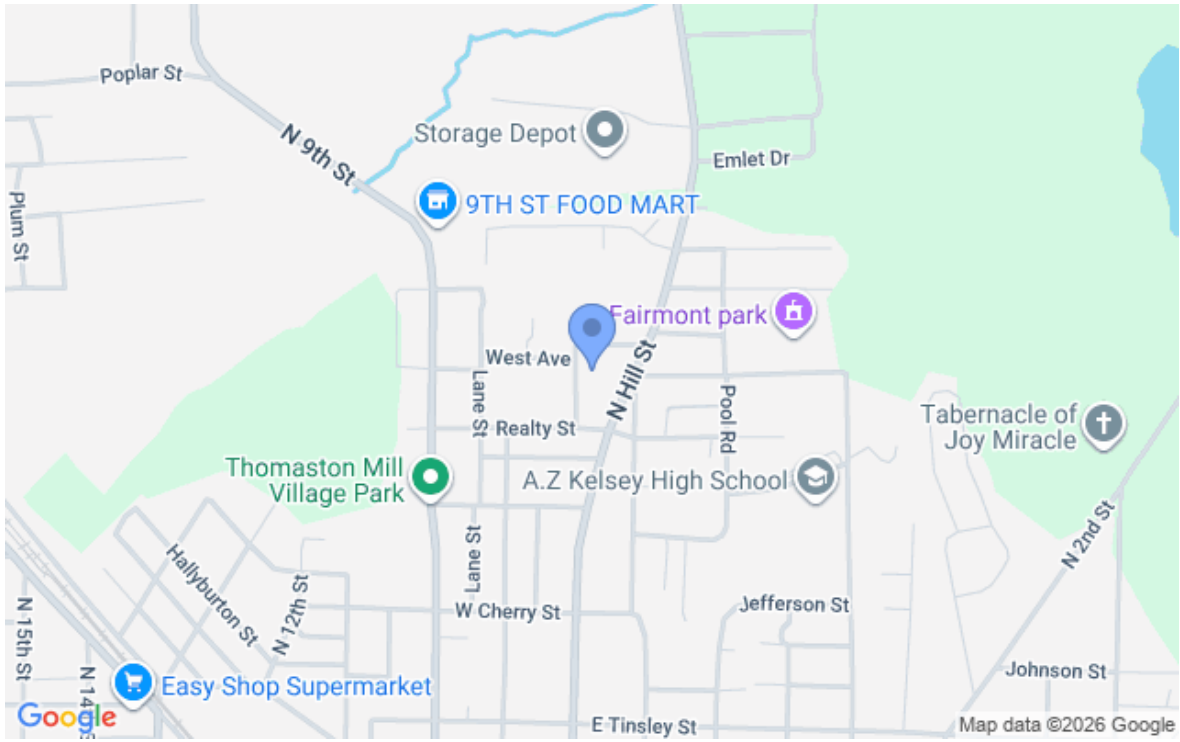
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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