

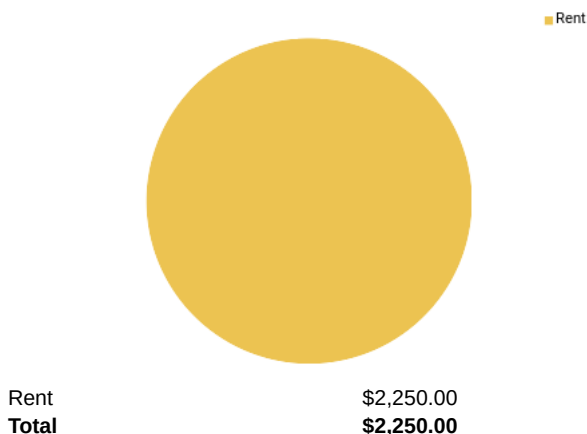
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,250.00	\$1,935.28	\$314.72	7.92%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,470.00	\$55,200.00	6.84%	9.49%

Property Information

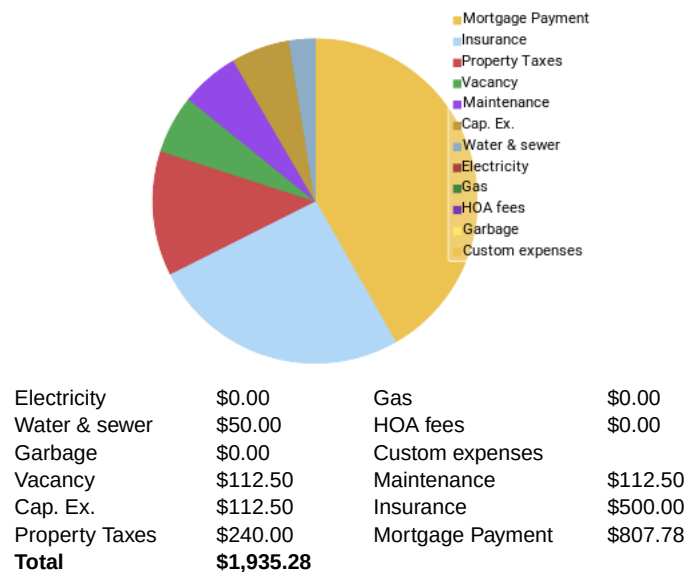
Purchase Price:	\$142,000.00
Purchase Closing Costs:	\$26,000.00
Estimated Repair Costs:	\$15,000.00
Total Cost of Project:	\$183,000.00
After Repair Value	\$170,000.00

Down Payment:	\$14,200.00
Loan Amount:	\$127,800.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$807.78

Income



Expenses



Financial Projections

Total Initial Equity:	\$42,200.00		
Gross Rent Multiplier:	5.26		
Income-Expense Ratio (2% Rule):	1.23%		
Typical Cap Rate:	9.49%	Debt Coverage Ratio:	1.39
ARV based on Cap Rate:	\$142,000.00		

50% Rule Cash Flow Estimates

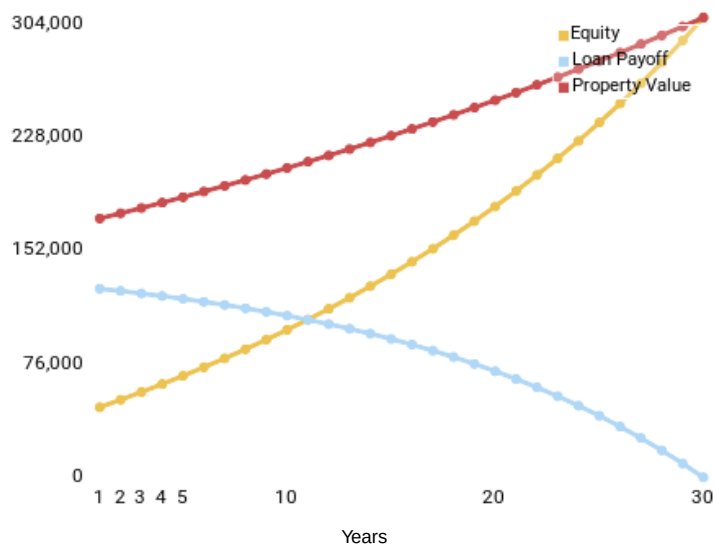
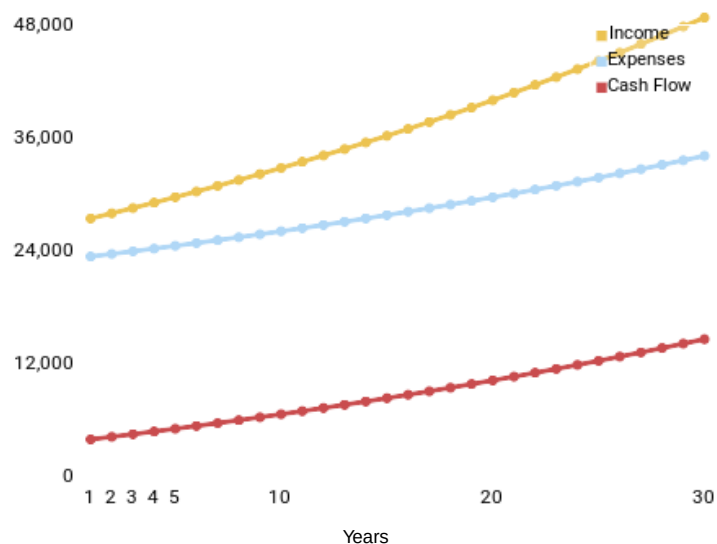
Total Monthly Income:	\$2,250.00
x50% for Expenses:	\$1,125.00
Monthly Payment/Interest Payment:	\$807.78
Total Monthly Cash Flow using 50% Rule:	\$317.22

Analysis Over Time

Annual Growth Assumptions	2%		2%	2%			
	Expenses		Income	Property Value			
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$27,540	\$28,091	\$29,810	\$32,913	\$36,338	\$40,121	\$48,907
Total Annual Expenses	\$23,494	\$23,770	\$24,632	\$26,186	\$27,903	\$29,798	\$34,201
Total Annual Cashflow	\$4,046	\$4,321	\$5,179	\$6,726	\$8,435	\$10,322	\$14,706
Cash on Cash ROI	7.33%	7.83%	9.38%	12.19%	15.28%	18.70%	26.64%
Property Value	\$173,400	\$176,868	\$187,694	\$207,229	\$228,798	\$252,611	\$307,931
Equity	\$47,028	\$52,021	\$68,059	\$98,885	\$136,067	\$181,471	\$307,931
Loan Balance	\$126,372	\$124,847	\$119,635	\$108,344	\$92,731	\$71,140	\$0
Total Profit if Sold	-\$17,131	-\$8,078	\$21,815	\$81,652	\$155,907	\$247,288	\$496,216
Compound Annual Growth Rate	-31%	-8%	7%	10%	9%	9%	8%

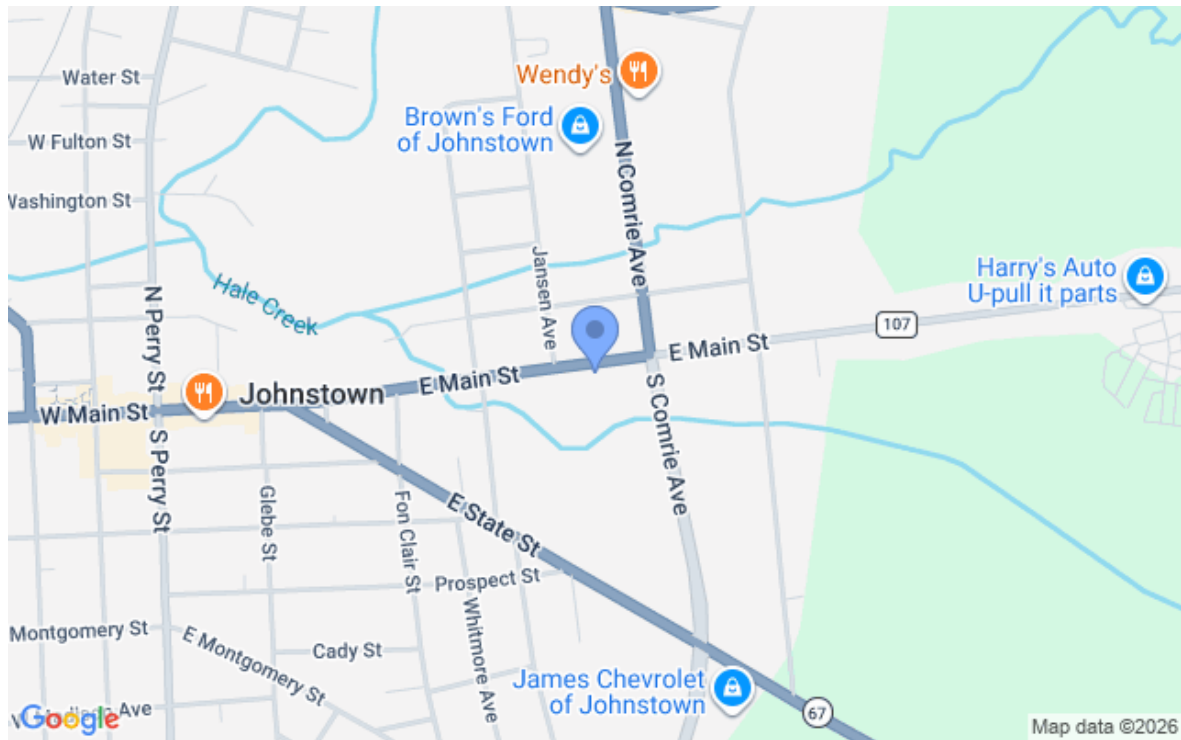
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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