

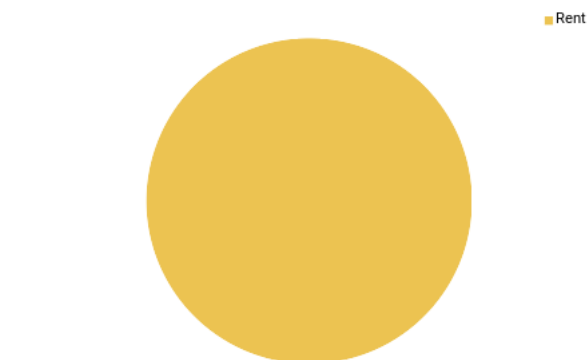
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,200.00	\$2,211.69	-\$11.69	5.63%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,227.96	\$60,750.00	-0.23%	5.63%

Property Information

Purchase Price:	\$235,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$237,000.00
After Repair Value	

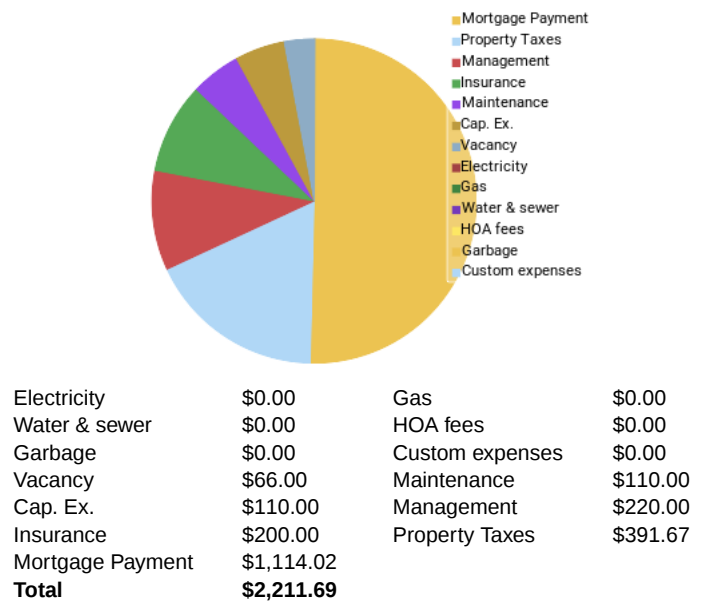
Down Payment:	\$58,750.00
Loan Amount:	\$176,250.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$1,114.02

Income



Rent	\$2,200.00
Total	\$2,200.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$66.00	Maintenance	\$110.00
Cap. Ex.	\$110.00	Management	\$220.00
Insurance	\$200.00	Property Taxes	\$391.67
Mortgage Payment	\$1,114.02		
Total	\$2,211.69		

Financial Projections

Total Initial Equity:	-\$176,250.00		
Gross Rent Multiplier:	8.90		
Income-Expense Ratio (2% Rule):	0.93%		
Typical Cap Rate:	5.63%	Debt Coverage Ratio:	0.99
ARV based on Cap Rate:	\$235,000.00		

50% Rule Cash Flow Estimates

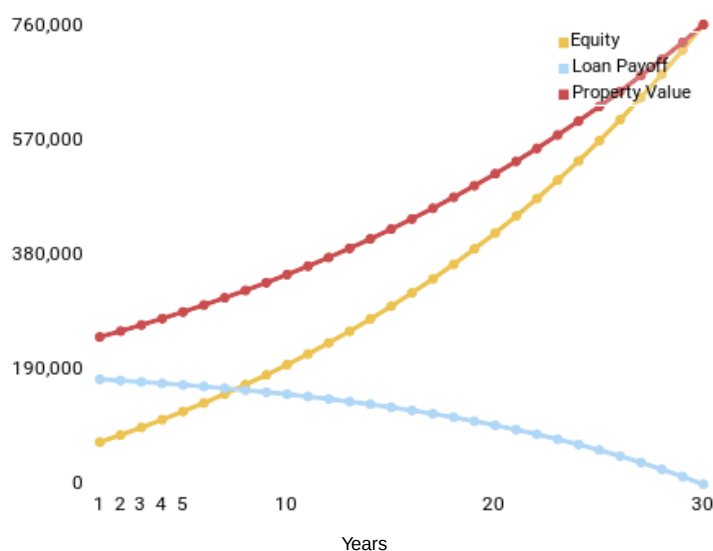
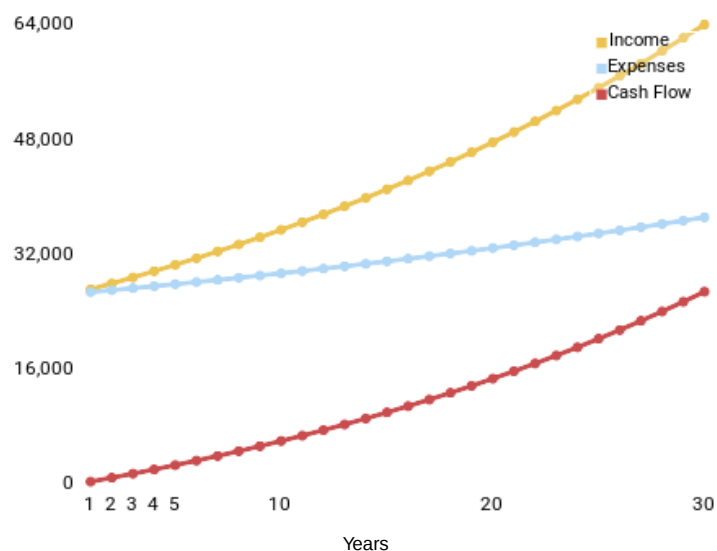
Total Monthly Income:	\$2,200.00
x50% for Expenses:	\$1,100.00
Monthly Payment/Interest Payment:	\$1,114.02
Total Monthly Cash Flow using 50% Rule:	-\$14.02

Analysis Over Time

Annual Growth Assumptions	2%		3%	4%			
	Expenses		Income	Property Value			
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$27,192	\$28,008	\$30,605	\$35,479	\$41,130	\$47,681	\$64,080
Total Annual Expenses	\$26,804	\$27,072	\$27,911	\$29,425	\$31,096	\$32,941	\$37,228
Total Annual Cashflow	\$388	\$935	\$2,694	\$6,055	\$10,034	\$14,740	\$26,852
Cash on Cash ROI	0.64%	1.54%	4.43%	9.97%	16.52%	24.26%	44.20%
Property Value	\$244,400	\$254,176	\$285,913	\$347,857	\$423,222	\$514,914	\$762,198
Equity	\$70,120	\$81,998	\$120,924	\$198,439	\$295,336	\$416,804	\$762,198
Loan Balance	\$174,280	\$172,178	\$164,989	\$149,418	\$127,885	\$98,110	\$0
Total Profit if Sold	-\$7,350	\$4,779	\$47,766	\$144,268	\$277,833	\$456,858	\$995,666
Compound Annual Growth Rate	-12%	4%	12%	13%	12%	11%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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