

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,550.00	\$2,478.13	-\$928.13	0.86%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$2,358.00	\$16,252.50	-68.53%	0.86%

Property Information

Purchase Price:	\$275,000.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$275,000.00
After Repair Value	

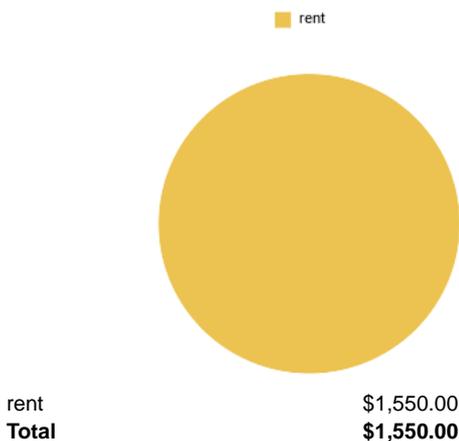


Property Description

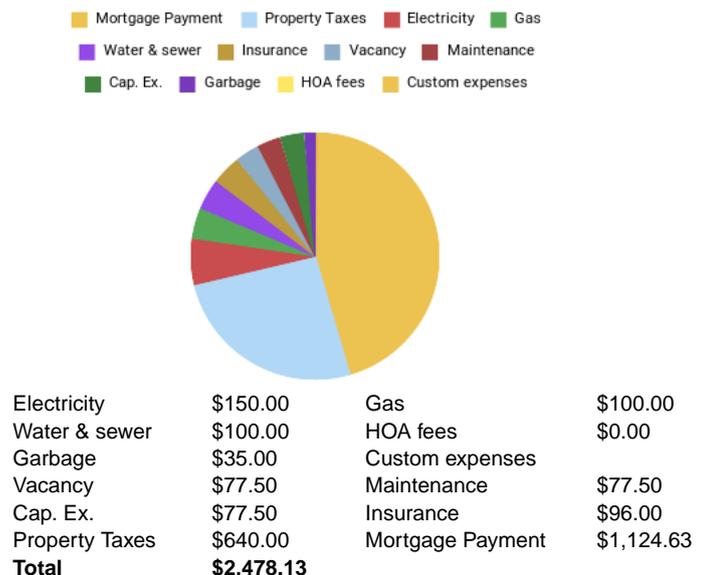
Move in ready rental property in a fantastic school district! Excellent commuter location only a short drive to the NYS Thruway, Route 84 & the BEACON TRAIN STATION! Great opportunity for investor or to live in one side and rent out the other. Many new upgrades including the boiler and hot water heater.... Nearby awaits organic and "pick your..."

Down Payment:	\$8,250.00
Loan Amount:	\$266,750.00
Loan Points:	3.0
Loan Fees:	\$8,002.50
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	\$1,124.63

Income



Expenses



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Financial Projections

Total Initial Equity:	-\$266,750.00		
Gross Rent Multiplier:	14.78		
Income-Expense Ratio (2% Rule):	0.56%		
Typical Cap Rate:	0.86%	Debt Coverage Ratio:	0.17
ARV based on Cap Rate:	\$275,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,550.00
x50% for Expenses:	\$775.00
Monthly Payment/Interest Payment:	\$1,124.63
Total Monthly Cash Flow using 50% Rule:	-\$349.63

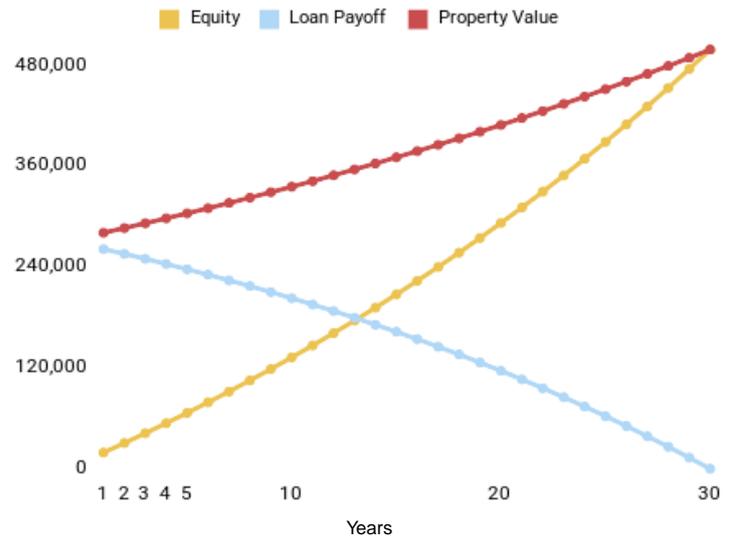
Analysis Over Time

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	\$18,972	\$19,351	\$20,536	\$22,673	\$25,033	\$27,639	\$33,691
Total Annual Expenses	\$30,062	\$30,394	\$31,428	\$33,294	\$35,355	\$37,630	\$42,916
Total Annual Cashflow	-\$11,090	-\$11,042	-\$10,892	-\$10,621	-\$10,322	-\$9,992	-\$9,224
Cash on Cash ROI	-68.24%	-67.94%	-67.02%	-65.35%	-63.51%	-61.48%	-56.76%
Property Value	\$280,500	\$286,110	\$303,622	\$335,223	\$370,114	\$408,636	\$498,124
Equity	\$19,319	\$30,668	\$66,464	\$132,441	\$207,261	\$292,167	\$498,124
Loan Balance	\$261,181	\$255,442	\$237,158	\$202,783	\$162,852	\$116,469	\$0
Total Profit if Sold	-\$8,024	-\$7,717	-\$4,749	\$7,569	\$30,169	\$64,443	\$174,578
Annualized Total Return	-49%	-28%	-7%	4%	7%	8%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data



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House Size (sq. ft)	1592.0
Year Built	1949

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