

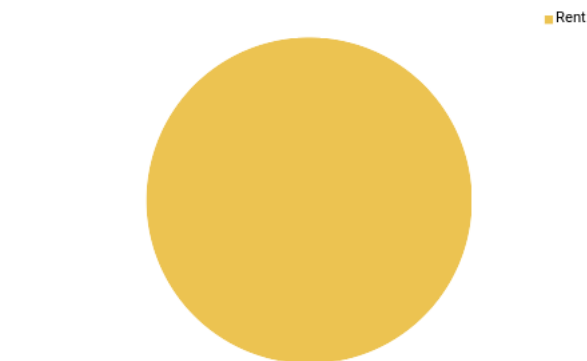
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,000.00	\$5,899.50	-\$3,899.50	1.05%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,172.00	\$38,749.00	-120.76%	1.05%

Property Information

Purchase Price:	\$775,000.00
Purchase Closing Costs:	\$11,624.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$786,624.00
After Repair Value	

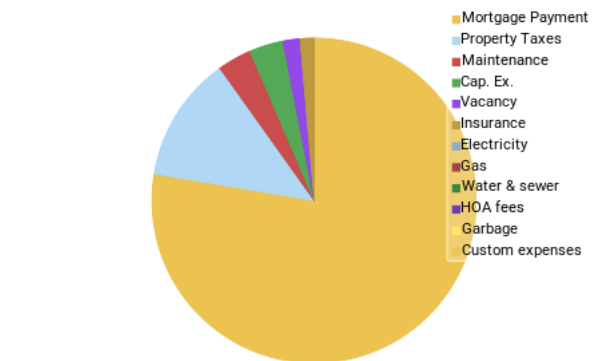
Down Payment:	\$27,125.00
Loan Amount:	\$747,875.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.200%
Monthly P&I:	\$4,580.50

Income



Rent	\$2,000.00
Total	\$2,000.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$100.00	Maintenance	\$200.00
Cap. Ex.	\$200.00	Insurance	\$83.00
Property Taxes	\$736.00	Mortgage Payment	\$4,580.50
Total	\$5,899.50		

Financial Projections

Total Initial Equity:	-\$747,875.00		
Gross Rent Multiplier:	32.29		
Income-Expense Ratio (2% Rule):	0.25%		
Typical Cap Rate:	1.05%	Debt Coverage Ratio:	0.15
ARV based on Cap Rate:	\$775,000.00		

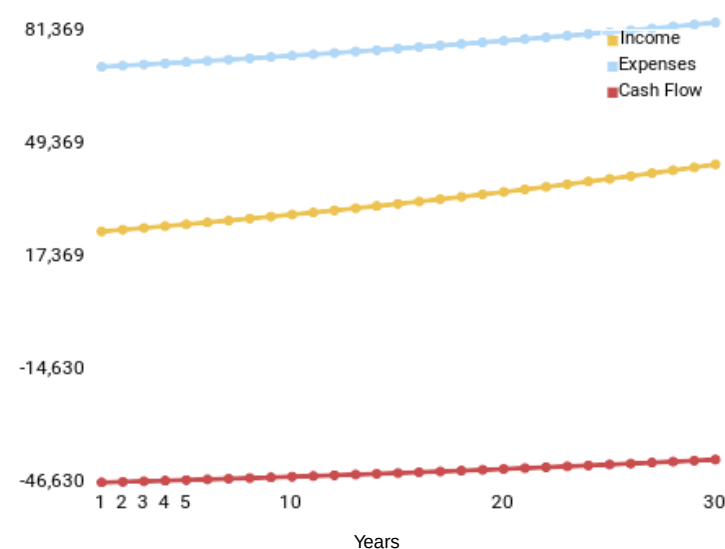
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,000.00
x50% for Expenses:	\$1,000.00
Monthly Payment/Interest Payment:	\$4,580.50
Total Monthly Cash Flow using 50% Rule:	-\$3,580.50

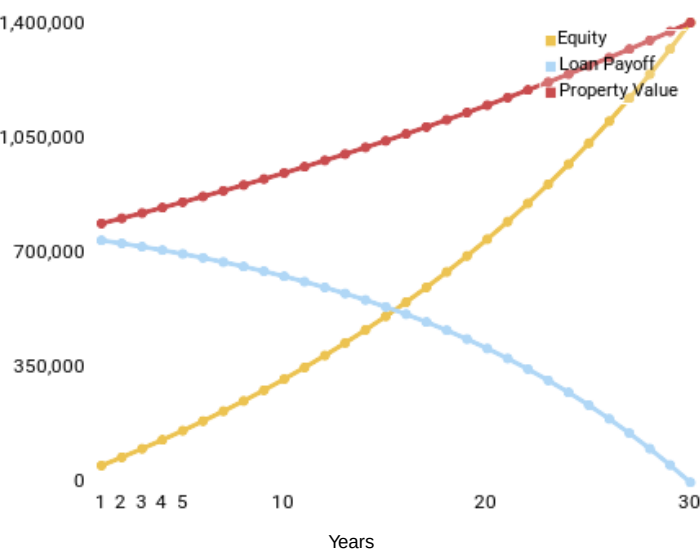
Analysis Over Time

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	\$24,480	\$24,970	\$26,498	\$29,256	\$32,301	\$35,663	\$43,473
Total Annual Expenses	\$71,111	\$71,433	\$72,441	\$74,260	\$76,268	\$78,486	\$83,636
Total Annual Cashflow	-\$46,631	-\$46,464	-\$45,943	-\$45,004	-\$43,968	-\$42,823	-\$40,164
Cash on Cash ROI	-120.34%	-119.91%	-118.57%	-116.14%	-113.47%	-110.51%	-103.65%
Property Value	\$790,500	\$806,310	\$855,663	\$944,721	\$1,043,048	\$1,151,609	\$1,403,805
Equity	\$51,471	\$76,692	\$158,034	\$315,545	\$507,129	\$742,736	\$1,403,805
Loan Balance	\$739,029	\$729,618	\$697,628	\$629,175	\$535,919	\$408,873	\$0
Total Profit if Sold	-\$33,908	-\$55,151	-\$112,167	-\$181,593	-\$211,962	-\$192,804	\$54,228
Compound Annual Growth Rate	-88%	0%	0%	0%	0%	0%	3%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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