

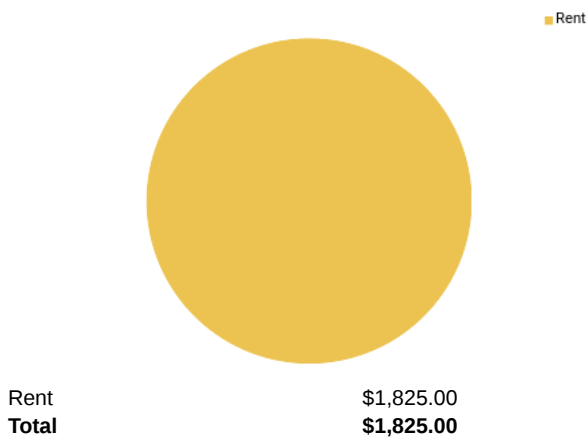
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,825.00	\$1,676.44	\$148.56	7.18%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,290.00	\$41,000.00	4.35%	7.18%

Property Information

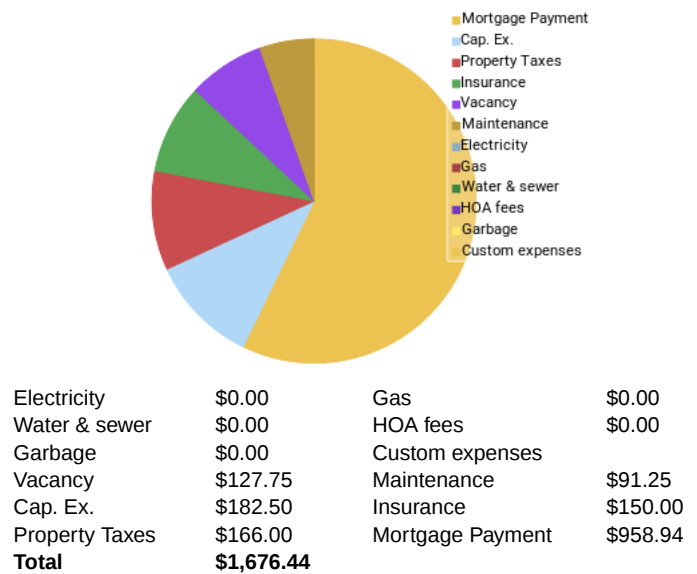
Purchase Price:	\$185,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$189,000.00
After Repair Value	

Down Payment:	\$37,000.00
Loan Amount:	\$148,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.740%
Monthly P&I:	\$958.94

Income



Expenses



Financial Projections

Total Initial Equity:	-\$148,000.00		
Gross Rent Multiplier:	8.45		
Income-Expense Ratio (2% Rule):	0.97%		
Typical Cap Rate:	7.18%	Debt Coverage Ratio:	1.15
ARV based on Cap Rate:	\$185,000.00		

50% Rule Cash Flow Estimates

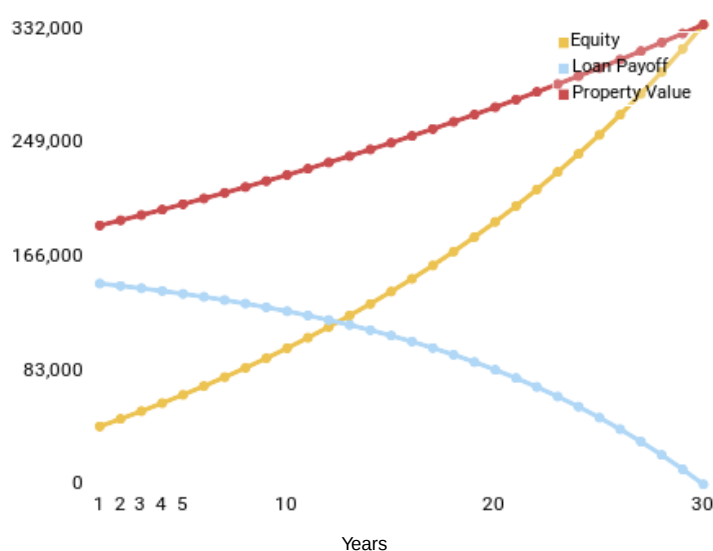
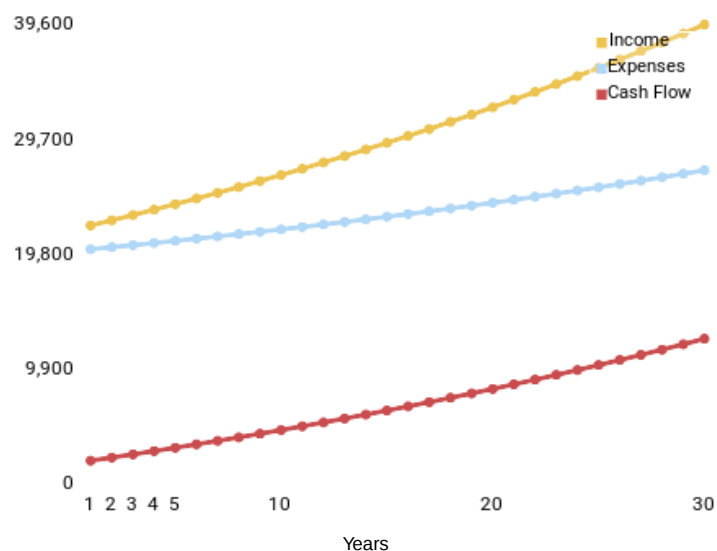
Total Monthly Income:	\$1,825.00
x50% for Expenses:	\$912.50
Monthly Payment/Interest Payment:	\$958.94
Total Monthly Cash Flow using 50% Rule:	-\$46.44

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	\$22,338	\$22,785	\$24,179	\$26,696	\$29,475	\$32,542	\$39,669
Total Annual Expenses	\$20,289	\$20,465	\$21,013	\$22,003	\$23,095	\$24,301	\$27,103
Total Annual Cashflow	\$2,049	\$2,320	\$3,166	\$4,693	\$6,379	\$8,241	\$12,566
Cash on Cash ROI	5.00%	5.66%	7.72%	11.45%	15.56%	20.10%	30.65%
Property Value	\$188,700	\$192,474	\$204,255	\$225,514	\$248,986	\$274,900	\$335,102
Equity	\$42,280	\$47,745	\$65,334	\$99,299	\$140,552	\$191,349	\$335,102
Loan Balance	\$146,420	\$144,729	\$138,921	\$126,215	\$108,434	\$83,551	\$0
Total Profit if Sold	-\$10,824	-\$3,323	\$22,024	\$74,745	\$142,694	\$228,956	\$473,683
Compound Annual Growth Rate	-26%	-4%	9%	11%	11%	10%	9%

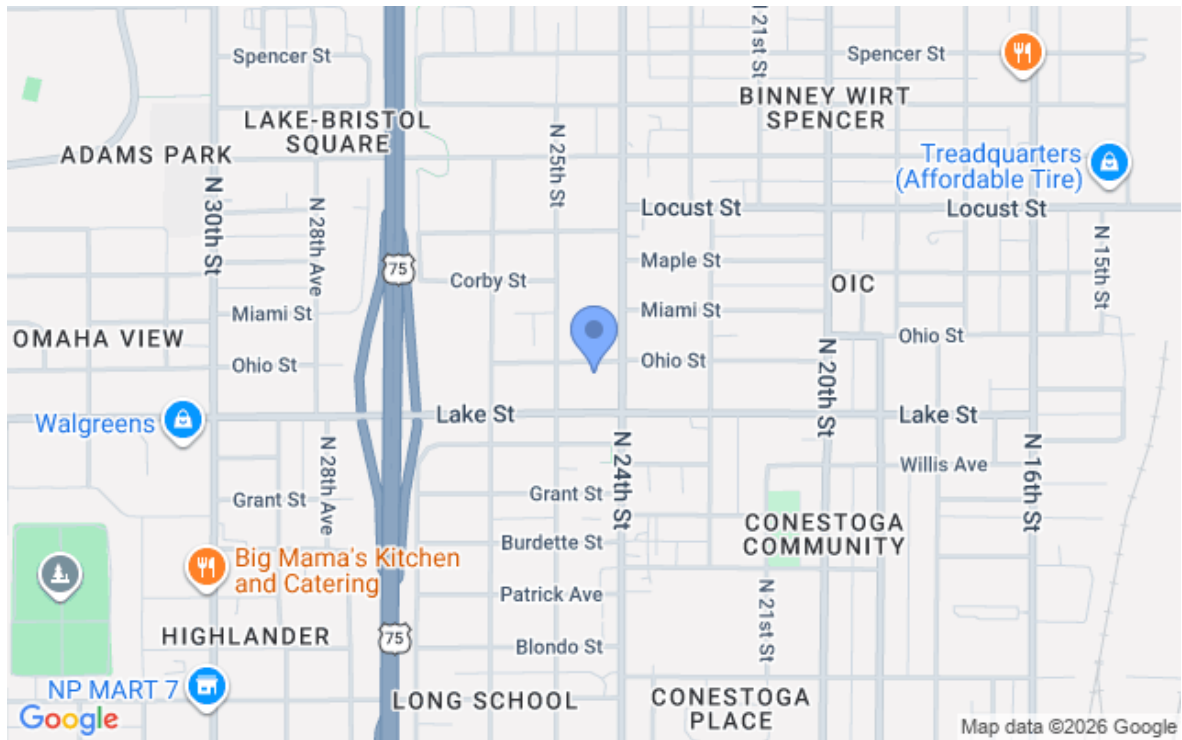
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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