

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,800.00	\$2,430.72	\$369.28	6.09%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$24,360.00	\$107,000.00	4.14%	6.09%

**Property Information**

Purchase Price:	\$400,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$407,000.00</b>
After Repair Value	

Down Payment:	\$100,000.00
Loan Amount:	\$300,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	28 years
Loan Interest Rate:	5.000%
<b>Monthly P&amp;I:</b>	<b>\$1,660.72</b>

**Income**



Rent	\$2,800.00
<b>Total</b>	<b>\$2,800.00</b>

**Expenses**



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$140.00	Maintenance	\$140.00
Management	\$224.00	Insurance	\$100.00
Property Taxes	\$166.00	Mortgage Payment	\$1,660.72
<b>Total</b>	<b>\$2,430.72</b>		

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## Financial Projections

Total Initial Equity:	-\$300,000.00		
Gross Rent Multiplier:	11.90		
Income-Expense Ratio (2% Rule):	0.69%		
Typical Cap Rate:	6.09%	Debt Coverage Ratio:	1.22
ARV based on Cap Rate:	\$400,000.00		

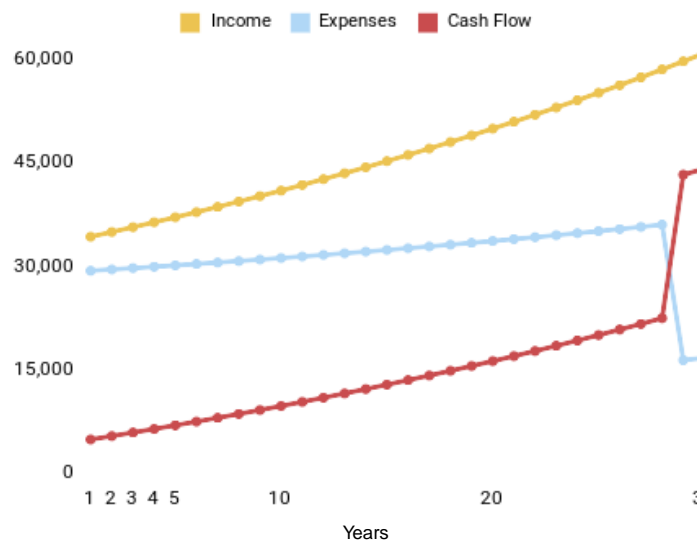
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,800.00
x50% for Expenses:	\$1,400.00
Monthly Payment/Interest Payment:	\$1,660.72
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$260.72</b>

## Analysis Over Time

Annual Growth Assumptions	2%		2%		3%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$34,272	\$34,957	\$37,097	\$40,958	\$45,221	\$49,928	\$60,862
Total Annual Expenses	\$29,353	\$29,542	\$30,130	\$31,192	\$32,364	\$33,659	\$16,737
Total Annual Cashflow	\$4,919	\$5,415	\$6,967	\$9,766	\$12,857	\$16,269	\$44,125
Cash on Cash ROI	4.60%	5.06%	6.51%	9.13%	12.02%	15.20%	41.24%
Property Value	\$412,000	\$424,360	\$463,710	\$537,567	\$623,187	\$722,444	\$970,905
Equity	\$117,043	\$134,704	\$191,641	\$301,344	\$432,968	\$591,265	\$970,905
Loan Balance	\$294,957	\$289,656	\$272,068	\$236,222	\$190,219	\$131,179	\$0
Total Profit if Sold	\$14,962	\$38,038	\$114,304	\$267,128	\$456,731	\$689,413	\$1,313,906
Annualized Total Return	14%	16%	16%	13%	12%	11%	9%

### Income, Expenses and Cash Flow (in \$)

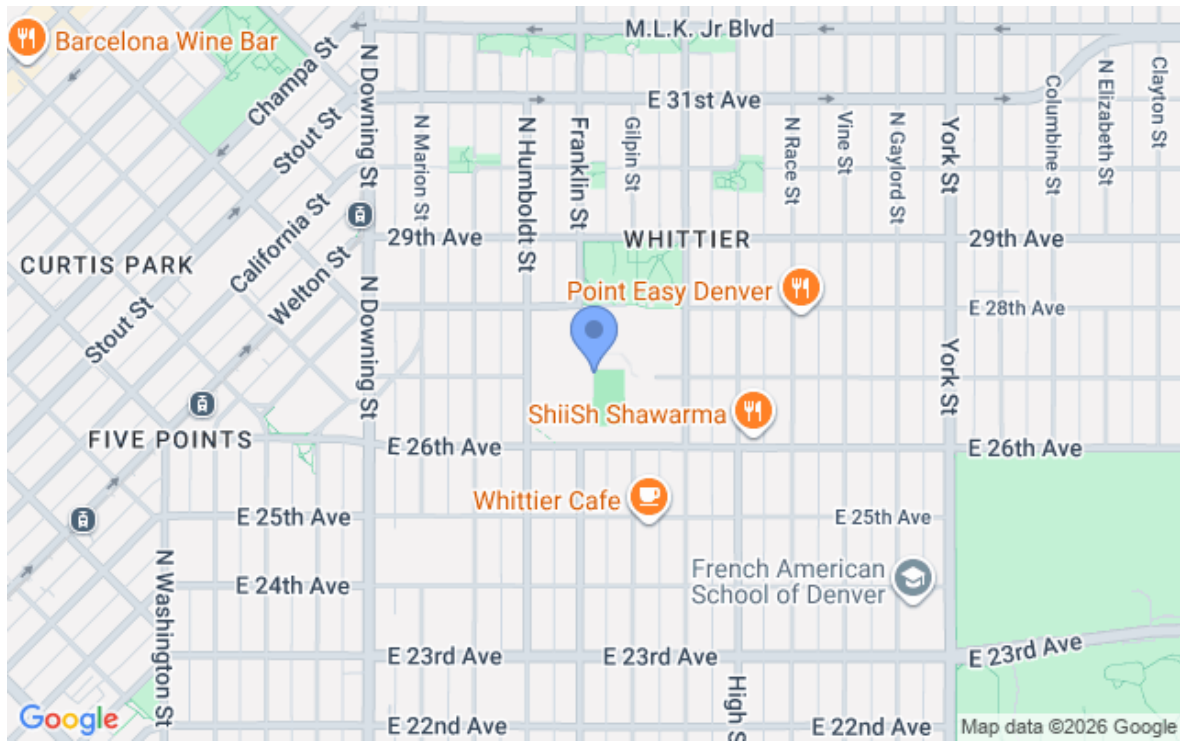


### Loan Balance, Value and Equity (in \$)



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