

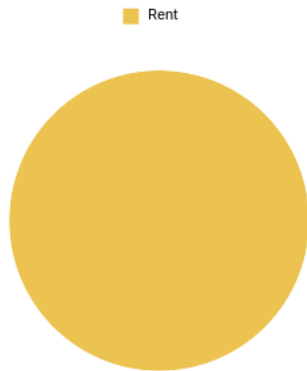


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$8,325.00	\$6,022.33	\$2,302.67	10.17%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$68,627.70	\$142,000.00	19.46%	10.17%

Property Information

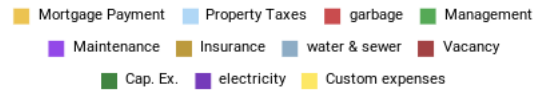
Purchase Price:	\$675,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$682,000.00
After Repair Value	\$750,000.00
Down Payment:	\$135,000.00
Loan Amount:	\$540,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	20 years
Loan Interest Rate:	4.500%
Monthly P&I:	\$3,416.31

Income



Rent	\$8,325.00
Total	\$8,325.00

Expenses



electricity	\$75.00	water & sewer	\$144.00
garbage	\$500.00	Custom expenses	
Vacancy	\$99.90	Maintenance	\$291.38
Cap. Ex.	\$83.25	Management	\$499.50
Insurance	\$200.00	Property Taxes	\$713.00
Mortgage Payment	\$3,416.31		
Total	\$6,022.33		

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Financial Projections

Total Initial Equity:	\$210,000.00		
Gross Rent Multiplier:	6.76		
Income-Expense Ratio (2% Rule):	1.22%		
Typical Cap Rate:	10.17%	Debt Coverage Ratio:	1.67
ARV based on Cap Rate:	\$675,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$8,325.00
x50% for Expenses:	\$4,162.50
Monthly Payment/Interest Payment:	\$3,416.31
Total Monthly Cash Flow using 50% Rule:	\$746.19

Analysis Over Time

Annual Growth Assumptions	1%		2%		0%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$101,898	\$103,936	\$110,298	\$121,778	\$134,452	\$148,446	\$180,955
Total Annual Expenses	\$72,581	\$72,897	\$73,863	\$75,540	\$77,302	\$79,154	\$42,150
Total Annual Cashflow	\$29,317	\$31,039	\$36,434	\$46,238	\$57,150	\$69,292	\$138,805
Cash on Cash ROI	20.65%	21.86%	25.66%	32.56%	40.25%	48.80%	97.75%
Property Value	\$675,000	\$675,000	\$675,000	\$675,000	\$675,000	\$675,000	\$675,000
Equity	\$152,044	\$169,872	\$228,420	\$345,363	\$491,751	\$675,000	\$675,000
Loan Balance	\$522,956	\$505,128	\$446,580	\$329,637	\$183,249	\$0	\$0
Total Profit if Sold	\$39,362	\$88,228	\$250,608	\$578,712	\$988,560	\$1,493,469	\$2,748,211
Compound Annual Growth Rate	28%	27%	23%	18%	15%	13%	11%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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