BiggerPockets®

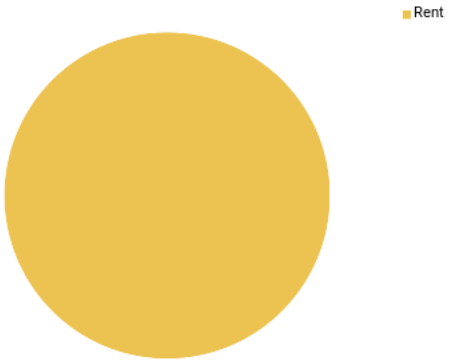
218 W Virginia St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,400.00	$934.81	$465.19	8.31%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$11,640.00	$40,440.00	13.80%	12.58%

Property Information

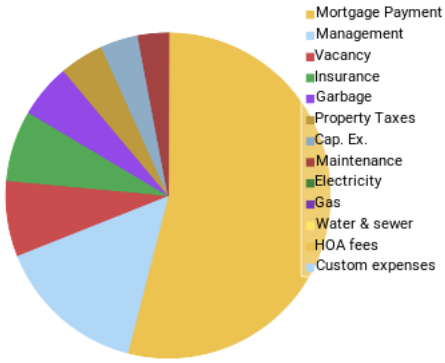
Purchase Price:	$92,500.00
Purchase Closing Costs:	$1,200.00
Estimated Repair Costs:	$20,000.00
Total Cost of Project:	**$113,700.00**
After Repair Value	$140,000.00
Down Payment:	$18,500.00
Loan Amount:	$74,000.00
Loan Points:	1.0
Loan Fees:	$740.00
Amortized Over:	30 years
Loan Interest Rate:	7.250%
Monthly P&I:	**$504.81**

Income



Rent	$1,400.00
Total	**$1,400.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$50.00	Custom expenses	
Vacancy	$70.00	Maintenance	$28.00
Cap. Ex.	$35.00	Management	$140.00
Insurance	$66.00	Property Taxes	$41.00
Mortgage Payment	$504.81		
Total	**$934.81**		

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Financial Projections

Total Initial Equity:	$66,000.00		
Gross Rent Multiplier:	5.51		
Income-Expense Ratio (2% Rule):	1.23%		
Typical Cap Rate:	12.58%	Debt Coverage Ratio:	1.92
ARV based on Cap Rate:	$92,500.00		

50% Rule Cash Flow Estimates

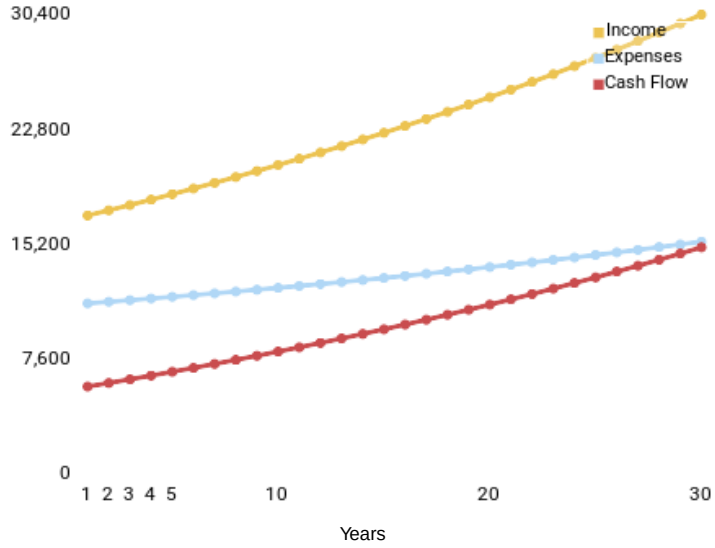
Total Monthly Income:	$1,400.00
x50% for Expenses:	$700.00
Monthly Payment/Interest Payment:	$504.81
Total Monthly Cash Flow using 50% Rule:	**$195.19**

Analysis Over Time

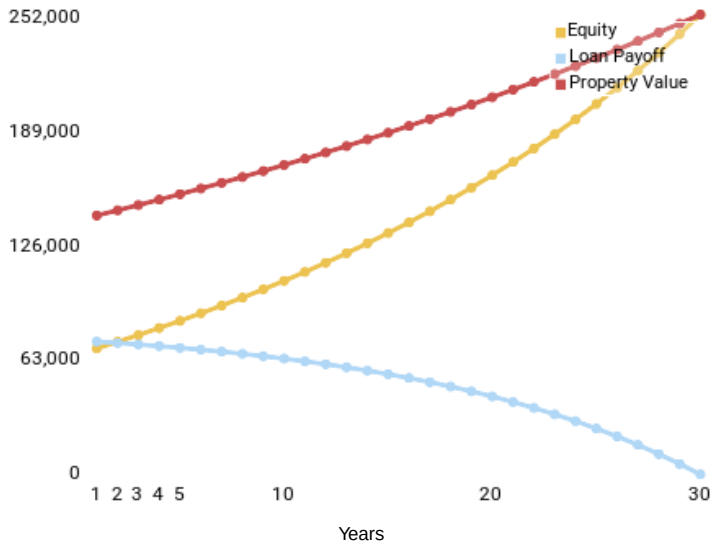
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$17,136	$17,479	$18,549	$20,479	$22,611	$24,964	$30,431
Total Annual Expenses	$11,321	$11,426	$11,755	$12,348	$13,002	$13,725	$15,404
Total Annual Cashflow	$5,815	$6,053	$6,794	$8,131	$9,608	$11,239	$15,027
Cash on Cash ROI	14.38%	14.97%	16.80%	20.11%	23.76%	27.79%	37.16%
Property Value	$142,800	$145,656	$154,571	$170,659	$188,422	$208,033	$253,591
Equity	$69,516	$73,142	$84,731	$106,790	$133,122	$165,034	$253,591
Loan Balance	$73,284	$72,514	$69,840	$63,870	$55,300	$42,999	$0
Total Profit if Sold	$24,181	$33,646	$64,196	$122,977	$193,006	$276,315	$494,056
Compound Annual Growth Rate	60%	35%	21%	15%	12%	11%	9%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



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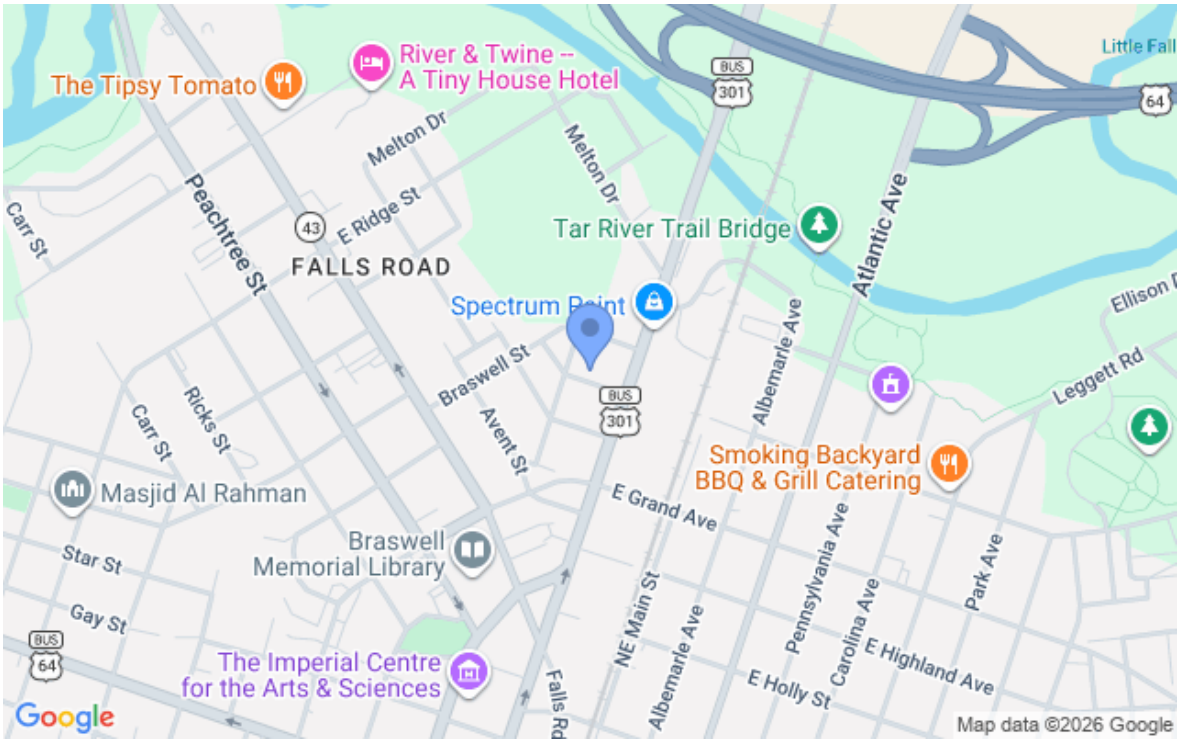

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