

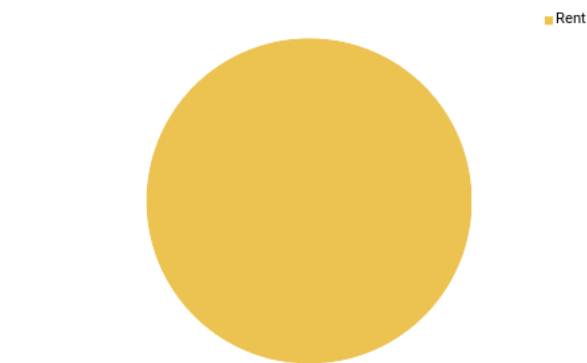
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$4,035.00	\$4,200.25	-\$165.25	5.43%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$26,620.20	\$122,500.00	-1.62%	5.43%

Property Information

Purchase Price:	\$490,000.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$490,000.00
After Repair Value	

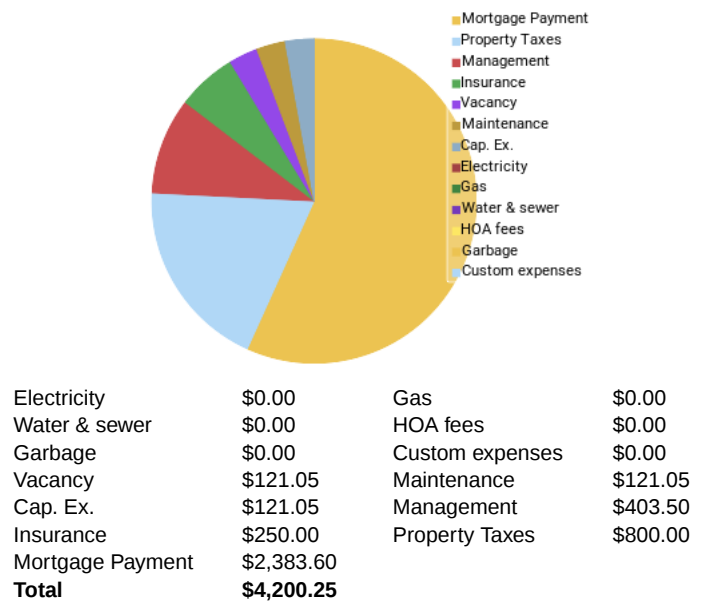
Down Payment:	\$122,500.00
Loan Amount:	\$367,500.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.750%
Monthly P&I:	\$2,383.60

Income



Rent	\$4,035.00
Total	\$4,035.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$121.05	Maintenance	\$121.05
Cap. Ex.	\$121.05	Management	\$403.50
Insurance	\$250.00	Property Taxes	\$800.00
Mortgage Payment	\$2,383.60		
Total	\$4,200.25		

Financial Projections

Total Initial Equity:	-\$367,500.00		
Gross Rent Multiplier:	10.12		
Income-Expense Ratio (2% Rule):	0.82%		
Typical Cap Rate:	5.43%	Debt Coverage Ratio:	0.93
ARV based on Cap Rate:	\$490,000.00		

50% Rule Cash Flow Estimates

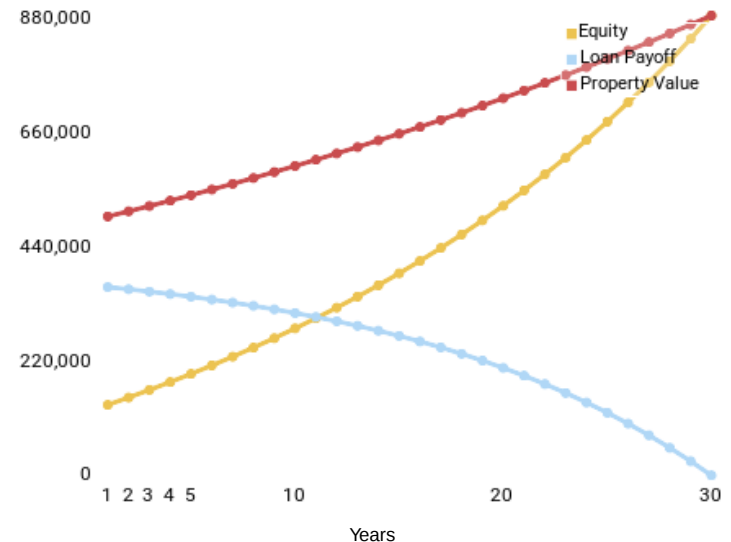
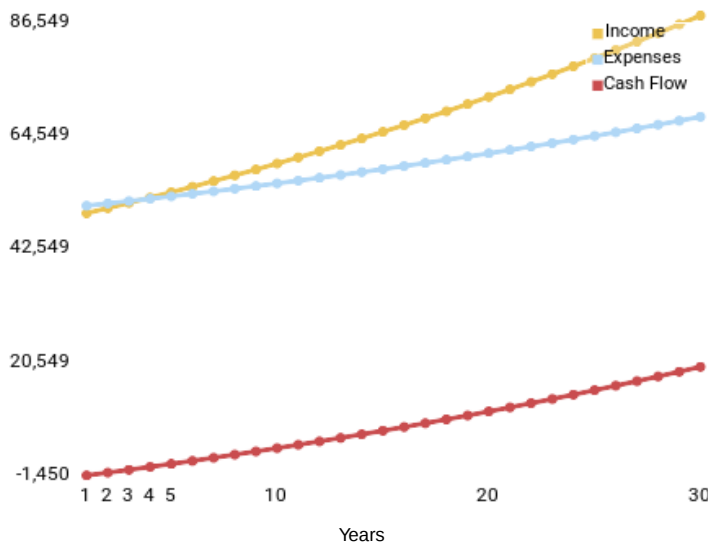
Total Monthly Income:	\$4,035.00
x50% for Expenses:	\$2,017.50
Monthly Payment/Interest Payment:	\$2,383.60
Total Monthly Cash Flow using 50% Rule:	-\$366.10

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	\$49,388	\$50,376	\$53,460	\$59,024	\$65,167	\$71,950	\$87,706
Total Annual Expenses	\$50,839	\$51,284	\$52,672	\$55,177	\$57,943	\$60,997	\$68,090
Total Annual Cashflow	-\$1,451	-\$908	\$788	\$3,847	\$7,224	\$10,953	\$19,616
Cash on Cash ROI	-1.18%	-0.74%	0.64%	3.14%	5.90%	8.94%	16.01%
Property Value	\$499,800	\$509,796	\$541,000	\$597,307	\$659,475	\$728,114	\$887,567
Equity	\$136,217	\$150,402	\$196,006	\$283,826	\$390,115	\$520,527	\$887,567
Loan Balance	\$363,583	\$359,394	\$344,993	\$313,481	\$269,361	\$207,587	\$0
Total Profit if Sold	-\$22,720	-\$10,142	\$33,924	\$130,796	\$261,965	\$434,733	\$946,371
Compound Annual Growth Rate	-19%	-4%	5%	8%	8%	8%	7%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)

3500.0

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