



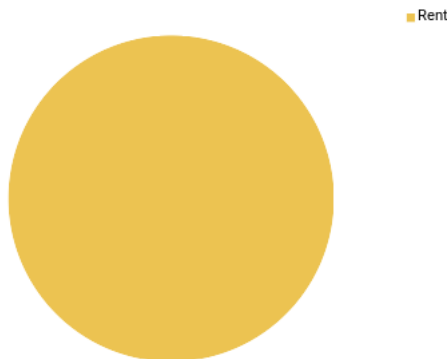
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$3,200.00	\$3,353.22	-\$153.22	6.86%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$23,652.00	\$8,000.00	-22.98%	6.86%

### Property Information

Purchase Price:	\$345,000.00
Purchase Closing Costs:	\$8,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$353,000.00</b>
After Repair Value	

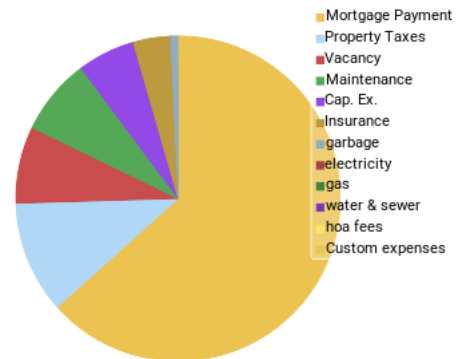
Down Payment:	\$0.00
Loan Amount:	\$345,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.250%
<b>Monthly P&amp;I:</b>	<b>\$2,124.22</b>

### Income



Rent	\$3,200.00
<b>Total</b>	<b>\$3,200.00</b>

### Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$25.00	Custom expenses	
Vacancy	\$256.00	Maintenance	\$256.00
Cap. Ex.	\$192.00	Insurance	\$125.00
Property Taxes	\$375.00	Mortgage Payment	\$2,124.22
<b>Total</b>	<b>\$3,353.22</b>		

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## Financial Projections

Total Initial Equity:	-\$345,000.00		
Gross Rent Multiplier:	8.98		
Income-Expense Ratio (2% Rule):	0.91%		
Typical Cap Rate:	6.86%	Debt Coverage Ratio:	0.93
ARV based on Cap Rate:	\$345,000.00		

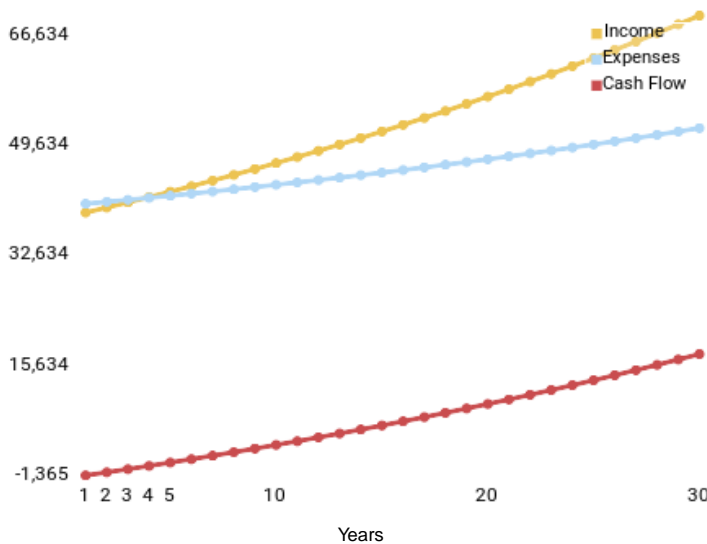
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,200.00
x50% for Expenses:	\$1,600.00
Monthly Payment/Interest Payment:	\$2,124.22
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$524.22</b>

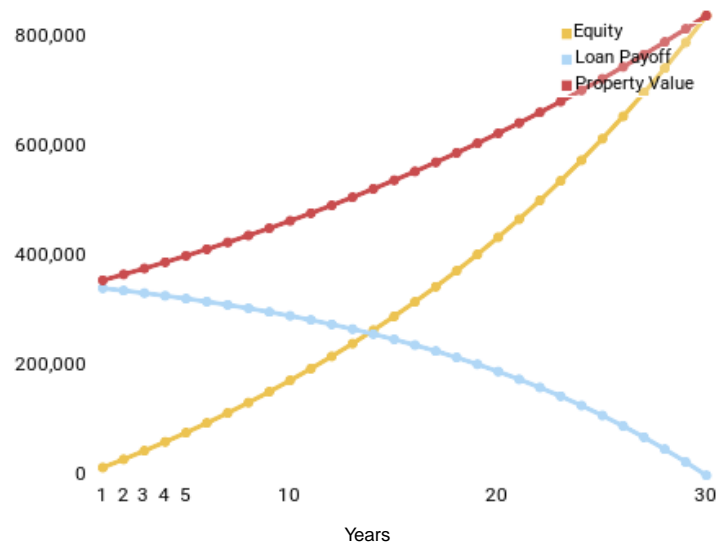
## Analysis Over Time

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	\$39,168	\$39,951	\$42,397	\$46,809	\$51,681	\$57,060	\$69,556
Total Annual Expenses	\$40,534	\$40,835	\$41,774	\$43,468	\$45,340	\$47,405	\$52,205
Total Annual Cashflow	-\$1,366	-\$883	\$623	\$3,341	\$6,342	\$9,655	\$17,352
Cash on Cash ROI	-17.07%	-11.04%	7.79%	41.76%	79.27%	120.69%	216.90%
Property Value	\$355,350	\$366,011	\$399,950	\$463,651	\$537,499	\$623,108	\$837,406
Equity	\$14,393	\$29,356	\$77,936	\$173,031	\$289,754	\$433,919	\$837,406
Loan Balance	\$340,957	\$336,655	\$322,013	\$290,620	\$247,745	\$189,190	\$0
Total Profit if Sold	\$5,027	\$19,107	\$68,030	\$174,287	\$316,598	\$502,280	\$1,043,391
Compound Annual Growth Rate	63%	84%	57%	37%	28%	23%	18%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)

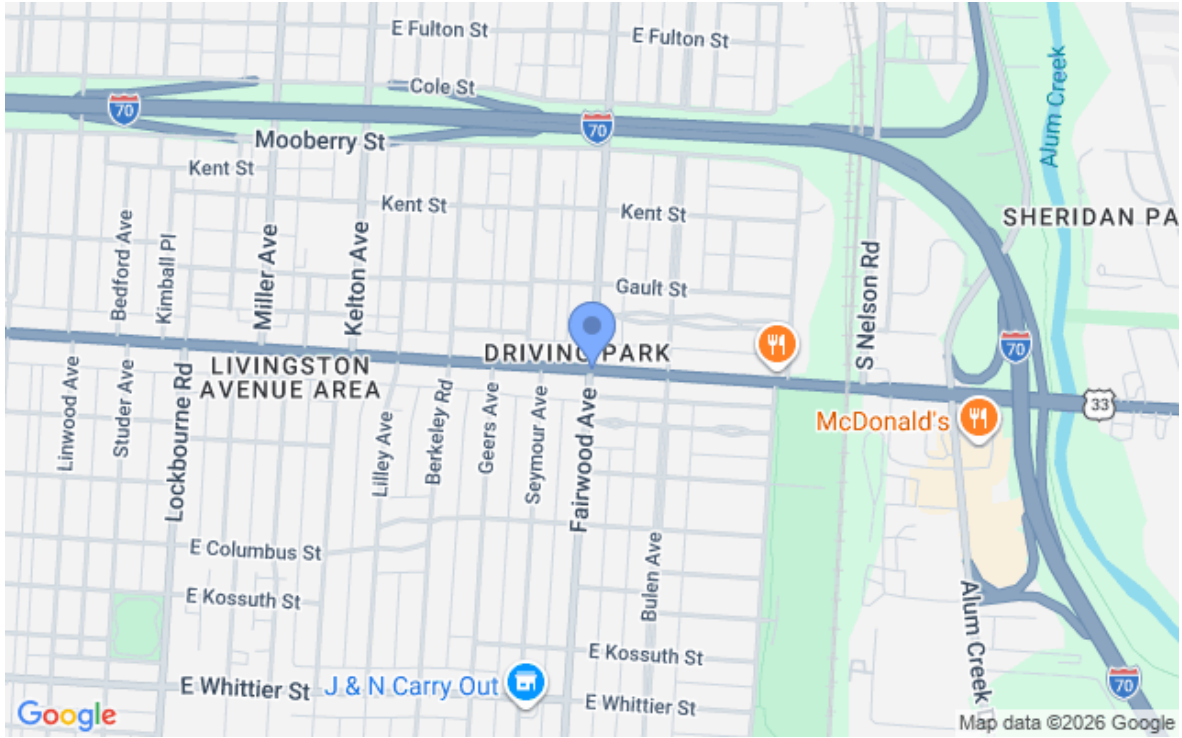


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House Size (sq. ft)  
Year Built

2572.0  
1920



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