

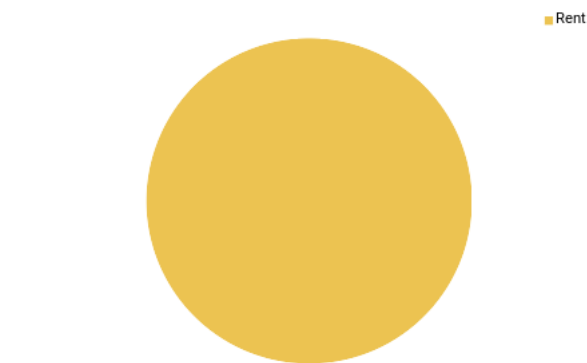
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,350.00	\$2,802.85	\$547.15	7.56%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$26,475.96	\$89,500.00	7.34%	7.56%

Property Information

Purchase Price:	\$350,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$352,000.00
After Repair Value	

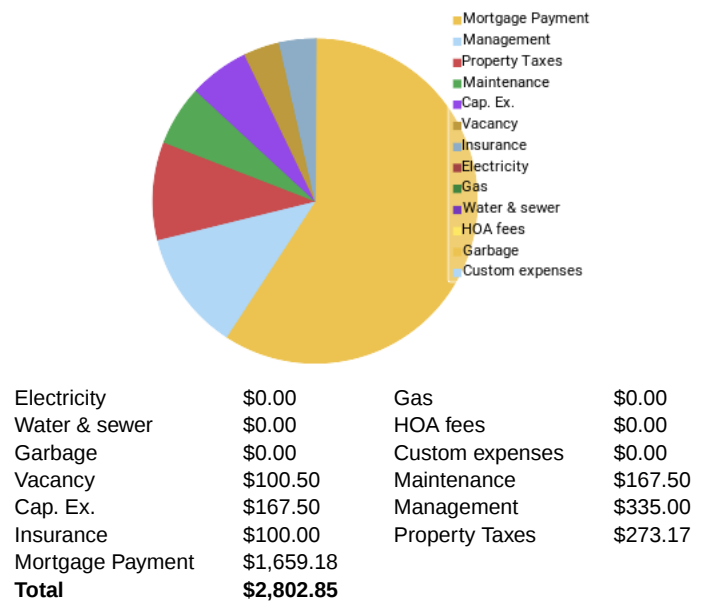
Down Payment:	\$87,500.00
Loan Amount:	\$262,500.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$1,659.18

Income



Rent	\$3,350.00
Total	\$3,350.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$100.50	Maintenance	\$167.50
Cap. Ex.	\$167.50	Management	\$335.00
Insurance	\$100.00	Property Taxes	\$273.17
Mortgage Payment	\$1,659.18		
Total	\$2,802.85		

Financial Projections

Total Initial Equity:	-\$262,500.00		
Gross Rent Multiplier:	8.71		
Income-Expense Ratio (2% Rule):	0.95%		
Typical Cap Rate:	7.56%	Debt Coverage Ratio:	1.33
ARV based on Cap Rate:	\$350,000.00		

50% Rule Cash Flow Estimates

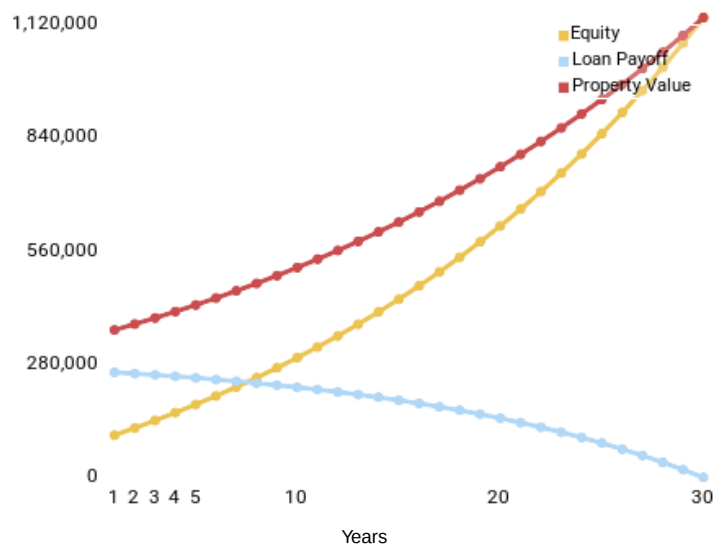
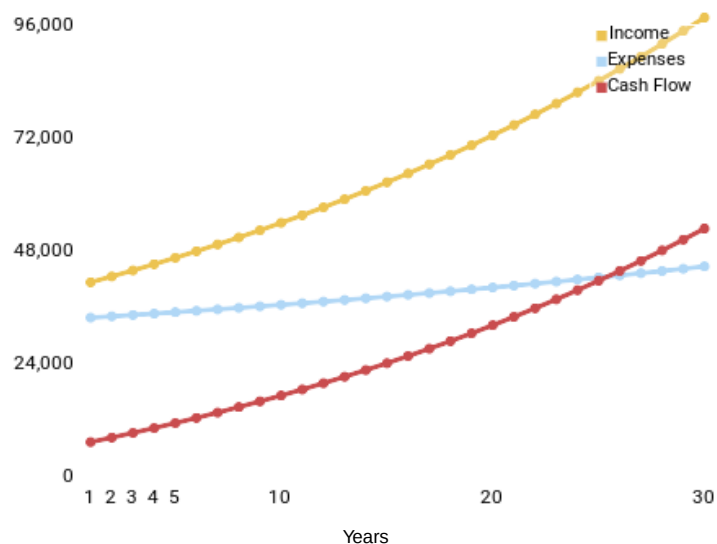
Total Monthly Income:	\$3,350.00
x50% for Expenses:	\$1,675.00
Monthly Payment/Interest Payment:	\$1,659.18
Total Monthly Cash Flow using 50% Rule:	\$15.82

Analysis Over Time

Annual Growth Assumptions	2% Expenses	3% Income	4% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$41,406	\$42,648	\$46,603	\$54,025	\$62,630	\$72,606	\$97,576
Total Annual Expenses	\$33,909	\$34,189	\$35,063	\$36,640	\$38,381	\$40,303	\$44,769
Total Annual Cashflow	\$7,497	\$8,460	\$11,540	\$17,386	\$24,249	\$32,302	\$52,807
Cash on Cash ROI	8.38%	9.45%	12.89%	19.43%	27.09%	36.09%	59.00%
Property Value	\$364,000	\$378,560	\$425,829	\$518,085	\$630,330	\$766,893	\$1,135,189
Equity	\$104,434	\$122,125	\$180,100	\$295,548	\$439,862	\$620,772	\$1,135,189
Loan Balance	\$259,566	\$256,435	\$245,729	\$222,537	\$190,468	\$146,121	\$0
Total Profit if Sold	-\$3,049	\$22,082	\$108,222	\$292,074	\$535,612	\$851,854	\$1,770,936
Compound Annual Growth Rate	-3%	12%	17%	16%	14%	12%	11%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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