

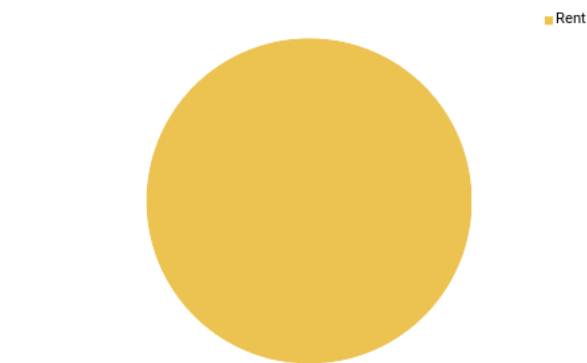
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$4,095.00	\$4,039.73	\$55.27	6.13%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$27,580.80	\$117,000.00	0.57%	6.13%

Property Information

Purchase Price:	\$450,000.00
Purchase Closing Costs:	\$4,500.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$454,500.00
After Repair Value	

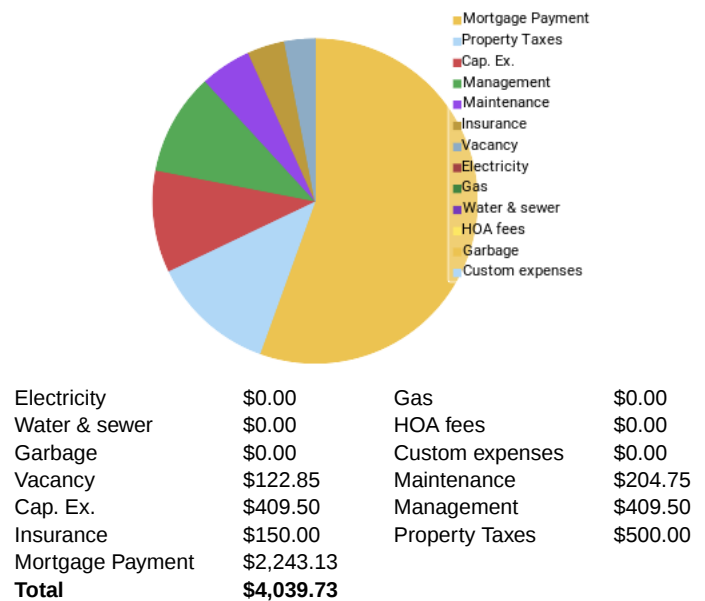
Down Payment:	\$112,500.00
Loan Amount:	\$337,500.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.990%
Monthly P&I:	\$2,243.13

Income



Rent	\$4,095.00
Total	\$4,095.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$122.85	Maintenance	\$204.75
Cap. Ex.	\$409.50	Management	\$409.50
Insurance	\$150.00	Property Taxes	\$500.00
Mortgage Payment	\$2,243.13		
Total	\$4,039.73		

Financial Projections

Total Initial Equity:	-\$337,500.00		
Gross Rent Multiplier:	9.16		
Income-Expense Ratio (2% Rule):	0.90%		
Typical Cap Rate:	6.13%	Debt Coverage Ratio:	1.02
ARV based on Cap Rate:	\$450,000.00		

50% Rule Cash Flow Estimates

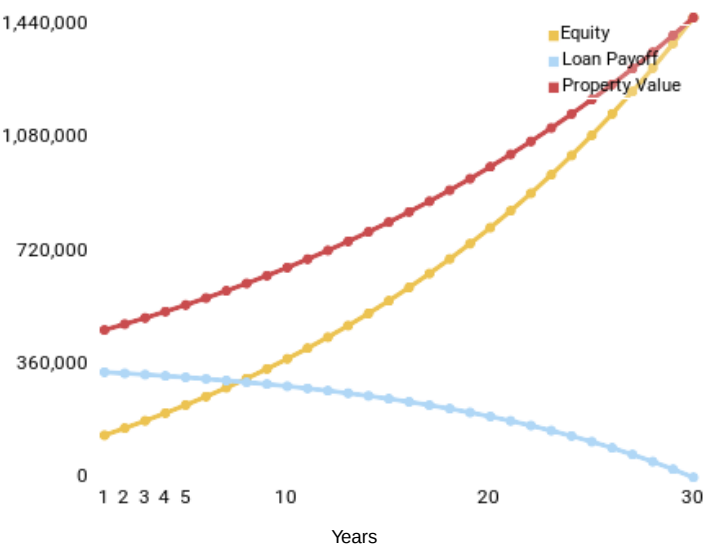
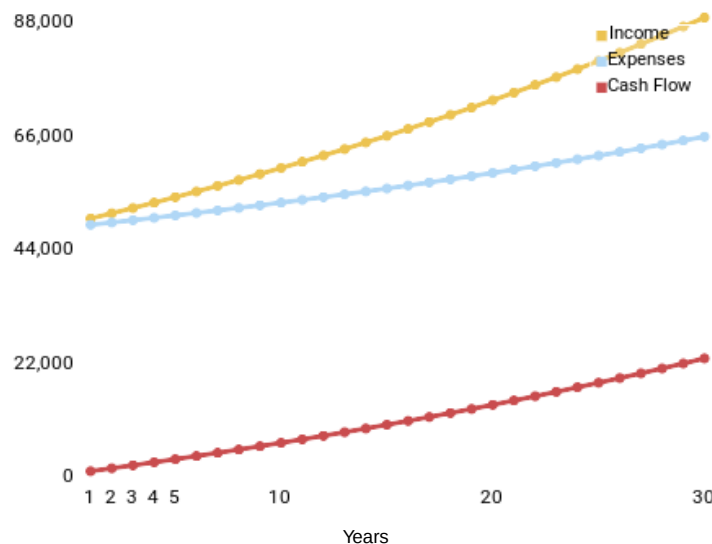
Total Monthly Income:	\$4,095.00
x50% for Expenses:	\$2,047.50
Monthly Payment/Interest Payment:	\$2,243.13
Total Monthly Cash Flow using 50% Rule:	-\$195.63

Analysis Over Time

Annual Growth Assumptions	2%		2%		4%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$50,123	\$51,125	\$54,255	\$59,901	\$66,136	\$73,019	\$89,010
Total Annual Expenses	\$48,908	\$49,348	\$50,721	\$53,198	\$55,933	\$58,953	\$65,969
Total Annual Cashflow	\$1,215	\$1,778	\$3,534	\$6,703	\$10,203	\$14,066	\$23,041
Cash on Cash ROI	1.04%	1.52%	3.02%	5.73%	8.72%	12.02%	19.69%
Property Value	\$468,000	\$486,720	\$547,494	\$666,110	\$810,425	\$986,005	\$1,459,529
Equity	\$133,935	\$156,338	\$229,834	\$376,561	\$560,708	\$792,727	\$1,459,529
Loan Balance	\$334,065	\$330,382	\$317,660	\$289,549	\$249,717	\$193,278	\$0
Total Profit if Sold	-\$14,610	\$8,260	\$86,324	\$251,800	\$469,720	\$751,899	\$1,574,113
Compound Annual Growth Rate	-12%	3%	12%	12%	11%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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