

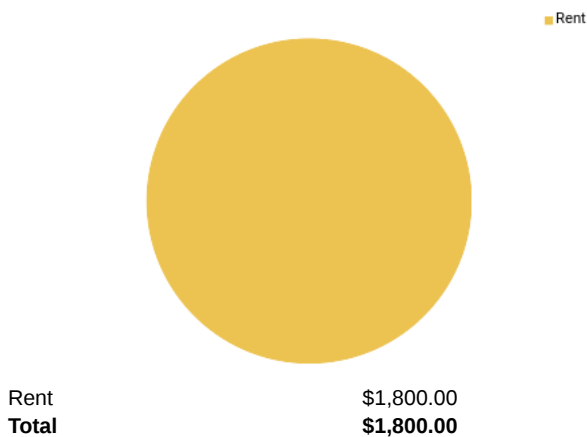
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,800.00	\$2,438.85	-\$638.85	3.46%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,221.00	\$75,750.00	-10.12%	3.46%

Property Information

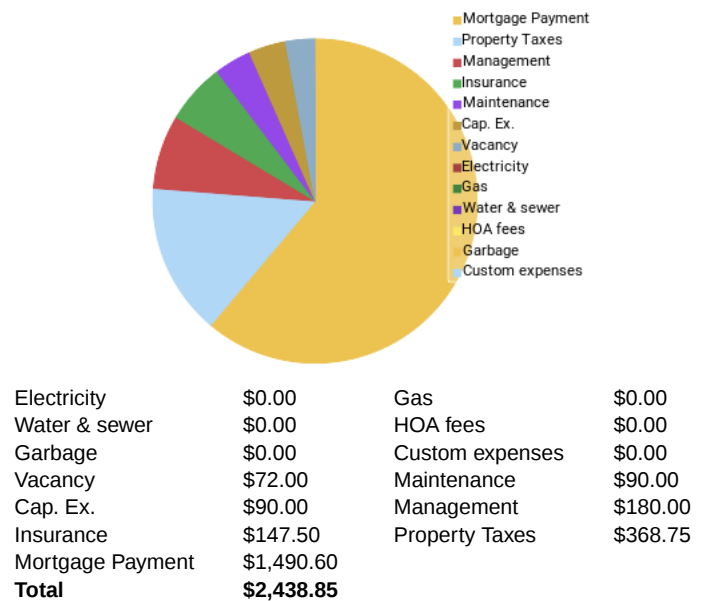
Purchase Price:	\$295,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$297,000.00
After Repair Value	

Down Payment:	\$73,750.00
Loan Amount:	\$221,250.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.125%
Monthly P&I:	\$1,490.60

Income



Expenses



Financial Projections

Total Initial Equity:	-\$221,250.00		
Gross Rent Multiplier:	13.66		
Income-Expense Ratio (2% Rule):	0.61%		
Typical Cap Rate:	3.46%	Debt Coverage Ratio:	0.57
ARV based on Cap Rate:	\$295,000.00		

50% Rule Cash Flow Estimates

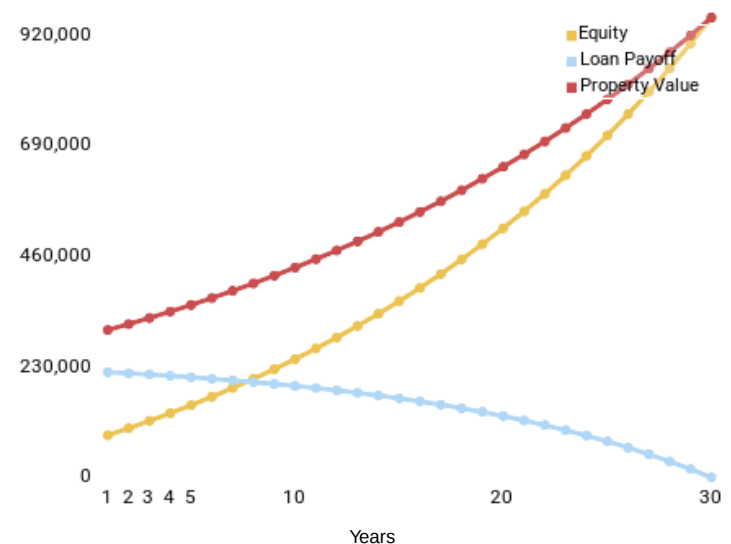
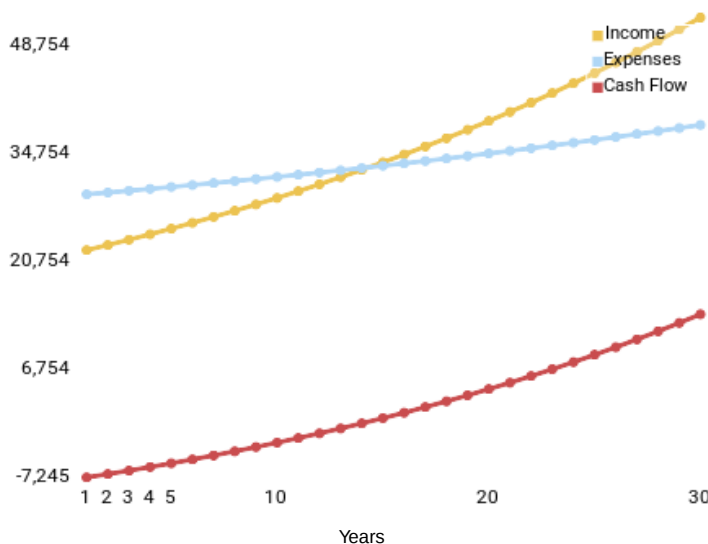
Total Monthly Income:	\$1,800.00
x50% for Expenses:	\$900.00
Monthly Payment/Interest Payment:	\$1,490.60
Total Monthly Cash Flow using 50% Rule:	-\$590.60

Analysis Over Time

Annual Growth Assumptions	2%	3%		4%			
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$22,248	\$22,915	\$25,040	\$29,029	\$33,652	\$39,012	\$52,429
Total Annual Expenses	\$29,494	\$29,726	\$30,451	\$31,758	\$33,202	\$34,796	\$38,499
Total Annual Cashflow	-\$7,246	-\$6,810	-\$5,410	-\$2,730	\$450	\$4,216	\$13,930
Cash on Cash ROI	-9.57%	-8.99%	-7.14%	-3.60%	0.59%	5.57%	18.39%
Property Value	\$306,800	\$319,072	\$358,913	\$436,672	\$531,278	\$646,381	\$956,802
Equity	\$87,744	\$102,371	\$150,371	\$246,258	\$366,722	\$518,711	\$956,802
Loan Balance	\$219,056	\$216,701	\$208,542	\$190,414	\$164,556	\$127,671	\$0
Total Profit if Sold	-\$16,728	-\$9,770	\$17,777	\$89,028	\$198,545	\$355,772	\$865,060
Compound Annual Growth Rate	-22%	-7%	4%	8%	9%	9%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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