

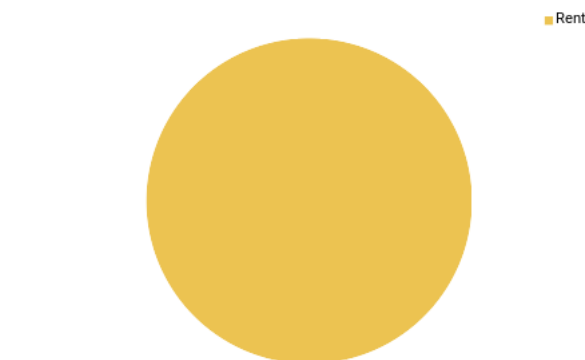
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,490.00	\$1,990.22	\$499.78	7.91%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$21,356.64	\$69,500.00	8.63%	7.91%

Property Information

Purchase Price:	\$270,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$272,000.00
After Repair Value	

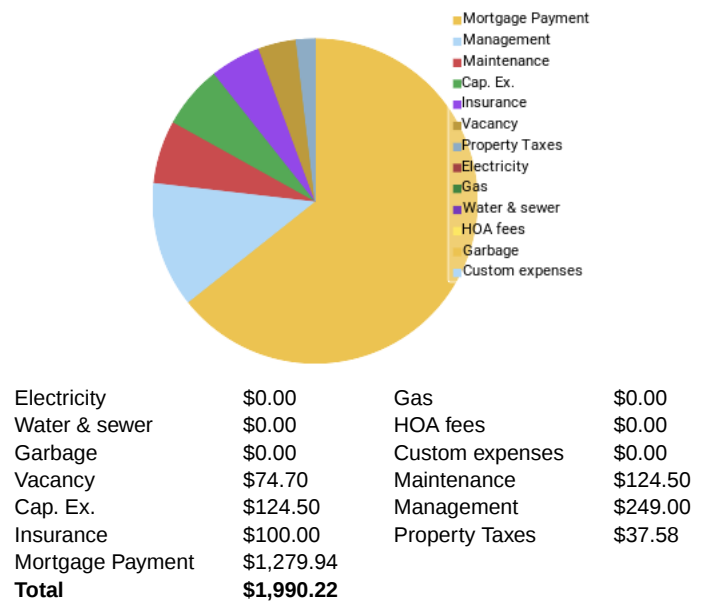
Down Payment:	\$67,500.00
Loan Amount:	\$202,500.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$1,279.94

Income



Rent	\$2,490.00
Total	\$2,490.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$74.70	Maintenance	\$124.50
Cap. Ex.	\$124.50	Management	\$249.00
Insurance	\$100.00	Property Taxes	\$37.58
Mortgage Payment	\$1,279.94		
Total	\$1,990.22		

Financial Projections

Total Initial Equity:	-\$202,500.00		
Gross Rent Multiplier:	9.04		
Income-Expense Ratio (2% Rule):	0.92%		
Typical Cap Rate:	7.91%	Debt Coverage Ratio:	1.39
ARV based on Cap Rate:	\$270,000.00		

50% Rule Cash Flow Estimates

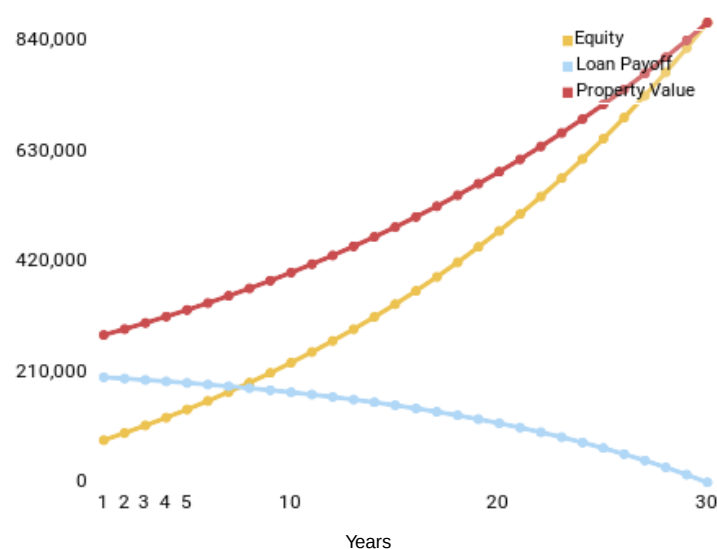
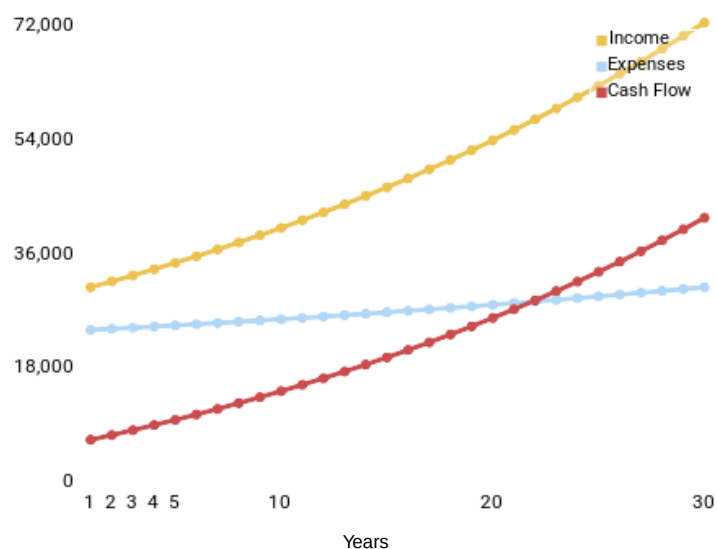
Total Monthly Income:	\$2,490.00
x50% for Expenses:	\$1,245.00
Monthly Payment/Interest Payment:	\$1,279.94
Total Monthly Cash Flow using 50% Rule:	-\$34.94

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	\$30,776	\$31,700	\$34,639	\$40,156	\$46,552	\$53,967	\$72,527
Total Annual Expenses	\$24,053	\$24,227	\$24,770	\$25,749	\$26,831	\$28,025	\$30,798
Total Annual Cashflow	\$6,723	\$7,473	\$9,869	\$14,407	\$19,721	\$25,942	\$41,728
Cash on Cash ROI	9.67%	10.75%	14.20%	20.73%	28.38%	37.33%	60.04%
Property Value	\$280,800	\$292,032	\$328,496	\$399,666	\$486,255	\$591,603	\$875,717
Equity	\$80,563	\$94,210	\$138,934	\$227,994	\$339,322	\$478,881	\$875,717
Loan Balance	\$200,237	\$197,822	\$189,562	\$171,672	\$146,932	\$112,722	\$0
Total Profit if Sold	-\$1,869	\$18,464	\$87,796	\$234,547	\$427,457	\$676,520	\$1,395,648
Compound Annual Growth Rate	-3%	13%	18%	16%	14%	13%	11%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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