



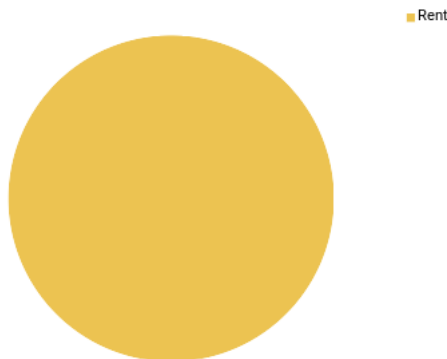
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,650.00	\$1,517.40	\$132.60	4.89%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,446.00	\$57,000.00	2.79%	4.89%

Property Information

Purchase Price:	\$275,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$277,000.00
After Repair Value	

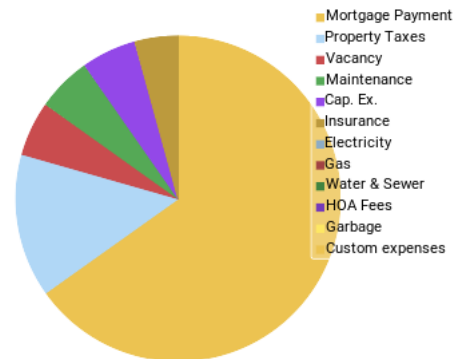
Down Payment:	\$55,000.00
Loan Amount:	\$220,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$987.90

Income



Rent	\$1,650.00
Total	\$1,650.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & Sewer	\$0.00	HOA Fees	\$0.00
Garbage	\$0.00	Custom expenses	\$82.50
Vacancy	\$82.50	Maintenance	\$82.50
Cap. Ex.	\$82.50	Insurance	\$66.00
Property Taxes	\$216.00	Mortgage Payment	\$987.90
Total	\$1,517.40		

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Financial Projections

Total Initial Equity:	-	\$220,000.00		
Gross Rent Multiplier:		13.89		
Income-Expense Ratio (2% Rule):		0.60%		
Typical Cap Rate:		4.89%	Debt Coverage Ratio:	1.13
ARV based on Cap Rate:		\$275,000.00		

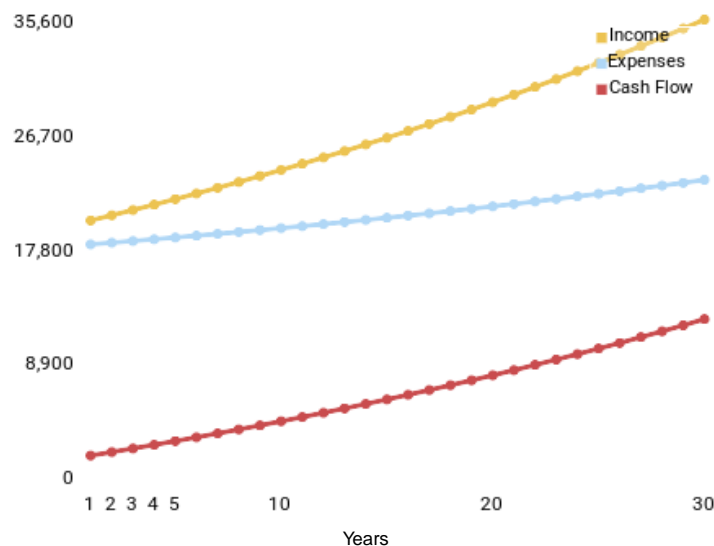
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,650.00
x50% for Expenses:	\$825.00
Monthly Payment/Interest Payment:	\$987.90
Total Monthly Cash Flow using 50% Rule:	-\$162.90

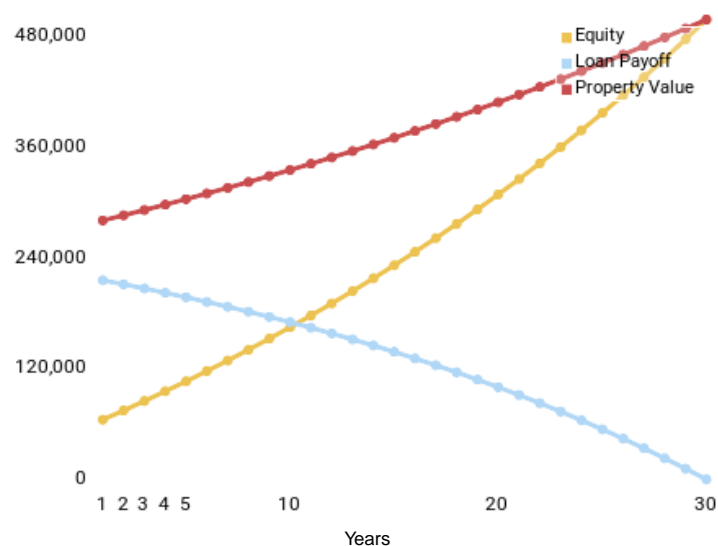
Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$20,196	\$20,600	\$21,861	\$24,136	\$26,648	\$29,422	\$35,865
Total Annual Expenses	\$18,336	\$18,465	\$18,870	\$19,600	\$20,406	\$21,296	\$23,364
Total Annual Cashflow	\$1,860	\$2,134	\$2,991	\$4,536	\$6,242	\$8,125	\$12,501
Cash on Cash ROI	3.26%	3.74%	5.25%	7.96%	10.95%	14.25%	21.93%
Property Value	\$280,500	\$286,110	\$303,622	\$335,223	\$370,114	\$408,636	\$498,124
Equity	\$64,722	\$74,704	\$106,289	\$164,884	\$231,923	\$308,733	\$498,124
Loan Balance	\$215,778	\$211,406	\$197,334	\$170,339	\$138,190	\$99,903	\$0
Total Profit if Sold	\$9,582	\$21,699	\$61,388	\$139,511	\$234,280	\$347,874	\$641,869
Compound Annual Growth Rate	17%	18%	16%	13%	11%	10%	9%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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