



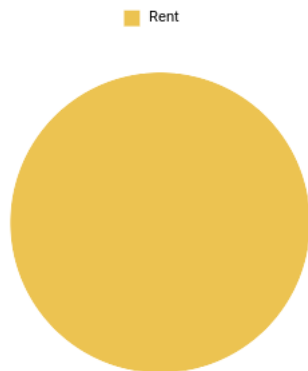
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$5,500.00	\$5,200.55	\$299.45	5.15%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$45,096.00	\$183,750.00	1.96%	5.15%

Property Information

Purchase Price:	\$875,000.00
Purchase Closing Costs:	\$8,750.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$883,750.00
After Repair Value	

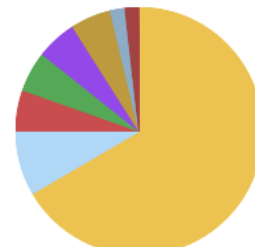
Down Payment:	\$175,000.00
Loan Amount:	\$700,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	28 years
Loan Interest Rate:	3.980%
Monthly P&I:	\$3,458.55

Income



Rent	\$5,500.00
Total	\$5,500.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$100.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$275.00	Maintenance	\$275.00
Cap. Ex.	\$275.00	Management	\$440.00
Insurance	\$99.00	Property Taxes	\$278.00
Mortgage Payment	\$3,458.55		
Total	\$5,200.55		

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Financial Projections

Total Initial Equity:	-\$700,000.00		
Gross Rent Multiplier:	13.26		
Income-Expense Ratio (2% Rule):	0.62%		
Typical Cap Rate:	5.15%	Debt Coverage Ratio:	1.09
ARV based on Cap Rate:	\$875,000.00		

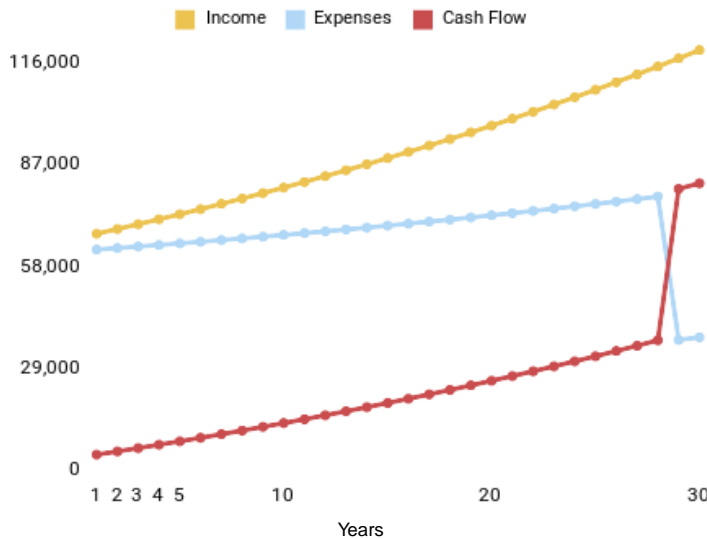
50% Rule Cash Flow Estimates

Total Monthly Income:	\$5,500.00
x50% for Expenses:	\$2,750.00
Monthly Payment/Interest Payment:	\$3,458.55
Total Monthly Cash Flow using 50% Rule:	-\$708.55

Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$67,320	\$68,666	\$72,869	\$80,454	\$88,827	\$98,073	\$119,550
Total Annual Expenses	\$62,825	\$63,251	\$64,582	\$66,985	\$69,637	\$72,565	\$37,865
Total Annual Cashflow	\$4,495	\$5,415	\$8,287	\$13,469	\$19,191	\$25,508	\$81,685
Cash on Cash ROI	2.45%	2.95%	4.51%	7.33%	10.44%	13.88%	44.45%
Property Value	\$892,500	\$910,350	\$966,071	\$1,066,620	\$1,177,635	\$1,300,204	\$1,584,941
Equity	\$206,394	\$238,702	\$341,407	\$533,850	\$756,955	\$1,016,250	\$1,584,941
Loan Balance	\$686,106	\$671,648	\$624,664	\$532,770	\$420,680	\$283,954	\$0
Total Profit if Sold	\$27,140	\$64,862	\$189,519	\$438,738	\$746,127	\$1,120,075	\$2,105,164
Annualized Total Return	15%	16%	15%	13%	11%	10%	9%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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Year Built

1994

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