

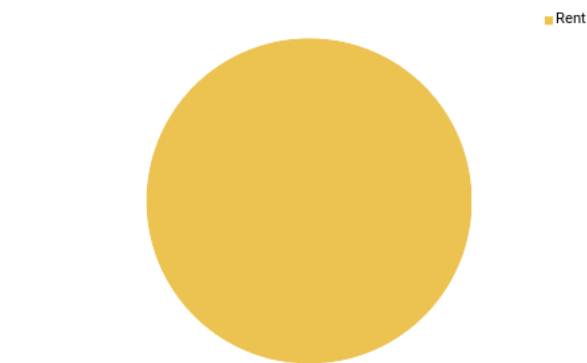
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,410.00	\$1,194.00	\$216.00	7.64%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,697.40	\$37,000.00	7.01%	7.64%

Property Information

Purchase Price:	\$140,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$142,000.00
After Repair Value	

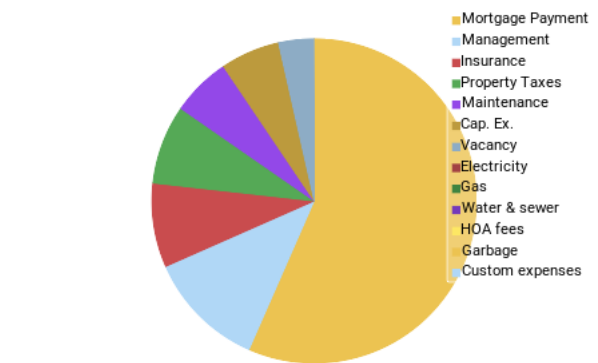
Down Payment:	\$35,000.00
Loan Amount:	\$105,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.670%
Monthly P&I:	\$675.45

Income



Rent	\$1,410.00
Total	\$1,410.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$42.30	Maintenance	\$70.50
Cap. Ex.	\$70.50	Management	\$141.00
Insurance	\$100.00	Property Taxes	\$94.25
Mortgage Payment	\$675.45		
Total	\$1,194.00		

Financial Projections

Total Initial Equity:	-\$105,000.00		
Gross Rent Multiplier:	8.27		
Income-Expense Ratio (2% Rule):	0.99%		
Typical Cap Rate:	7.64%	Debt Coverage Ratio:	1.32
ARV based on Cap Rate:	\$140,000.00		

50% Rule Cash Flow Estimates

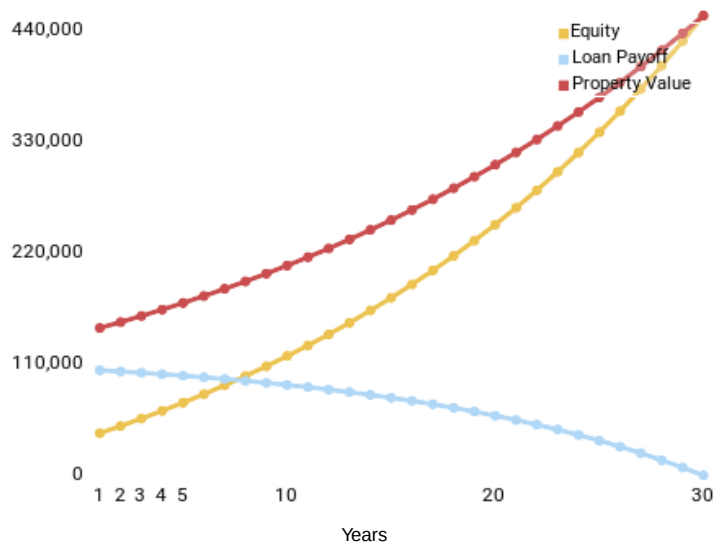
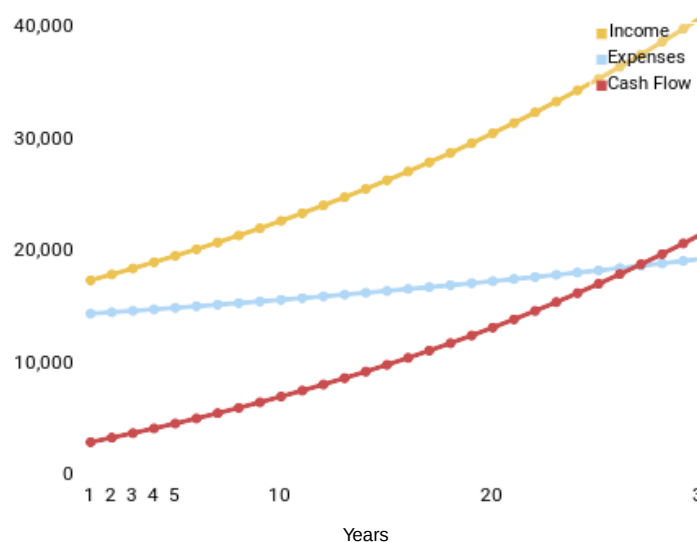
Total Monthly Income:	\$1,410.00
x50% for Expenses:	\$705.00
Monthly Payment/Interest Payment:	\$675.45
Total Monthly Cash Flow using 50% Rule:	\$29.55

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	\$17,428	\$17,950	\$19,615	\$22,739	\$26,361	\$30,559	\$41,069
Total Annual Expenses	\$14,452	\$14,579	\$14,976	\$15,691	\$16,480	\$17,352	\$19,377
Total Annual Cashflow	\$2,975	\$3,371	\$4,639	\$7,048	\$9,881	\$13,208	\$21,692
Cash on Cash ROI	8.04%	9.11%	12.54%	19.05%	26.70%	35.70%	58.63%
Property Value	\$145,600	\$151,424	\$170,331	\$207,234	\$252,132	\$306,757	\$454,076
Equity	\$41,736	\$48,775	\$71,850	\$117,843	\$175,418	\$247,722	\$454,076
Loan Balance	\$103,864	\$102,649	\$98,482	\$89,391	\$76,714	\$59,035	\$0
Total Profit if Sold	-\$2,481	\$7,521	\$41,895	\$115,572	\$213,559	\$341,209	\$713,765
Compound Annual Growth Rate	-7%	10%	16%	15%	14%	12%	11%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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