902 Calumet St

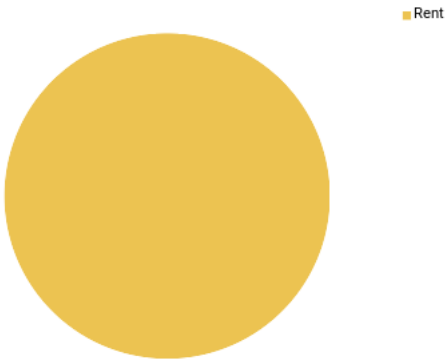
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$1,556.00	$2,417.94	-$861.94	1.11%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$2,218.56	$56,059.00	-18.45%	1.11%

Property Information

Purchase Price:	$199,900.00
Purchase Closing Costs:	$16,079.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$215,979.00**
After Repair Value	
Down Payment:	$39,980.00
Loan Amount:	$159,920.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.840%
Monthly P&I:	**$1,046.82**

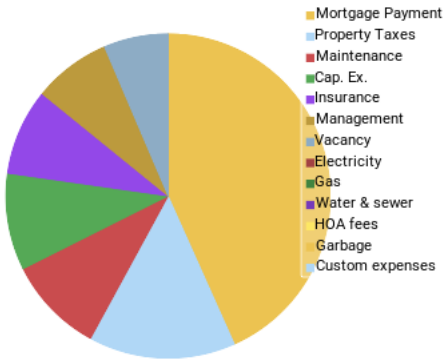


Income



Rent	$1,556.00
Total	**$1,556.00**

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$155.60	Maintenance	$233.40
Cap. Ex.	$233.40	Management	$186.72
Insurance	$208.00	Property Taxes	$354.00
Mortgage Payment	$1,046.82		
Total	**$2,417.94**		

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Financial Projections

Total Initial Equity:	-$159,920.00		
Gross Rent Multiplier:	10.71		
Income-Expense Ratio (2% Rule):	0.72%		
Typical Cap Rate:	1.11%	Debt Coverage Ratio:	0.18
ARV based on Cap Rate:	$199,900.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	$1,556.00
x50% for Expenses:	$778.00
Monthly Payment/Interest Payment:	$1,046.82
Total Monthly Cash Flow using 50% Rule:	**-$268.82**

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

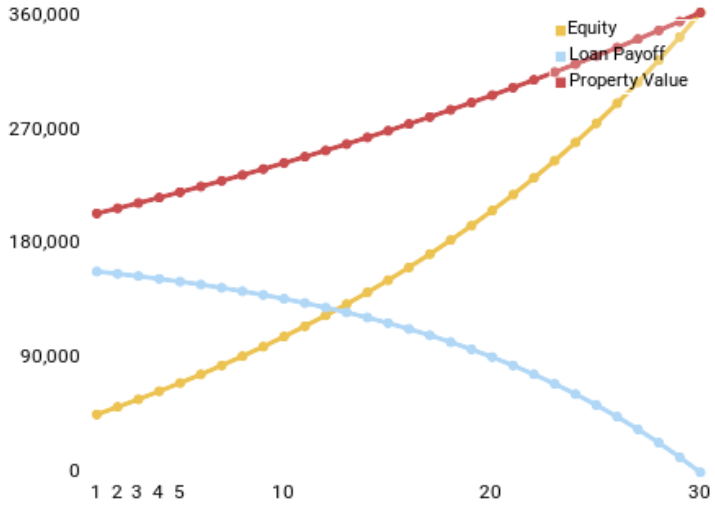
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$19,045	$19,426	$20,615	$22,761	$25,130	$27,746	$33,822
Total Annual Expenses	$29,344	$29,680	$30,728	$32,619	$34,706	$37,011	$42,365
Total Annual Cashflow	-$10,299	-$10,254	-$10,112	-$9,857	-$9,576	-$9,265	-$8,543
Cash on Cash ROI	-18.37%	-18.29%	-18.04%	-17.58%	-17.08%	-16.53%	-15.24%
Property Value	$203,898	$207,976	$220,706	$243,677	$269,039	$297,041	$362,091
Equity	$45,653	$51,525	$70,431	$106,967	$151,406	$206,238	$362,091
Loan Balance	$158,245	$156,451	$150,275	$136,710	$117,633	$90,803	$0
Total Profit if Sold	-$35,997	-$40,685	-$53,214	-$68,208	-$74,125	-$68,353	-$6,178
Compound Annual Growth Rate	-64%	-48%	-45%	0%	0%	0%	0%

Income, Expenses and Cash Flow (in $)



Years

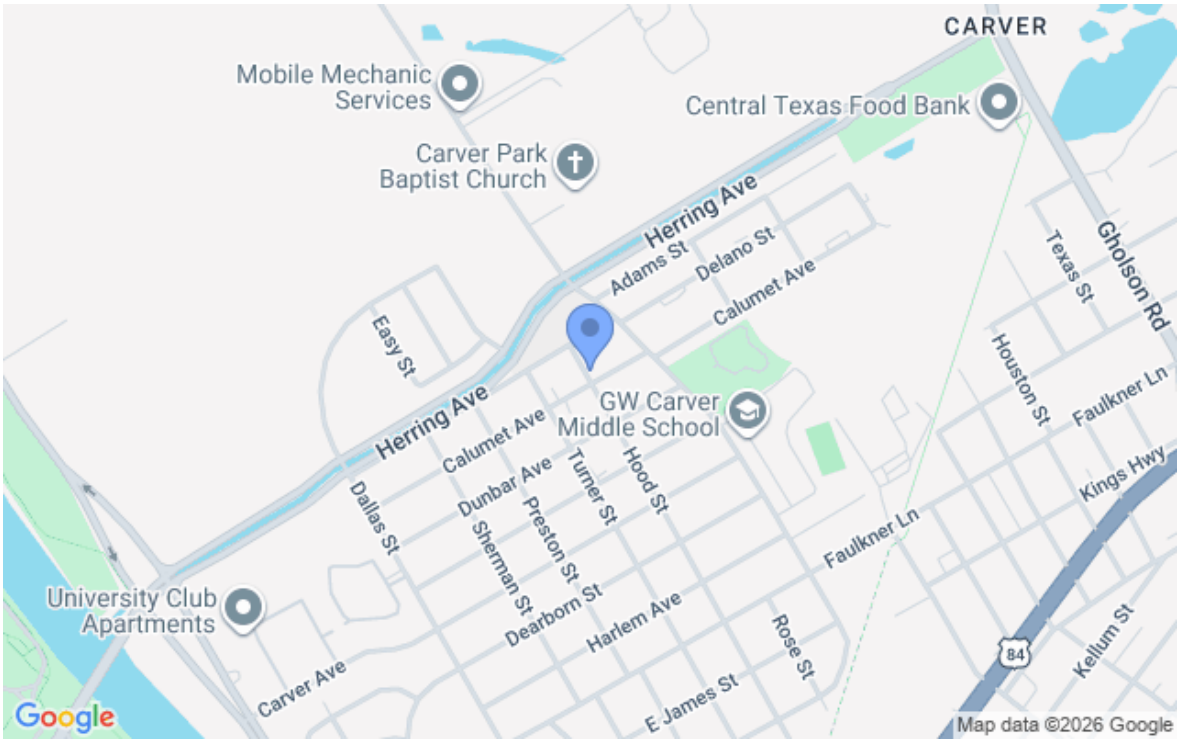
Loan Balance, Value and Equity (in $)



Years

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House Size (sq. ft)	1386.0
Year Built	2016



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