

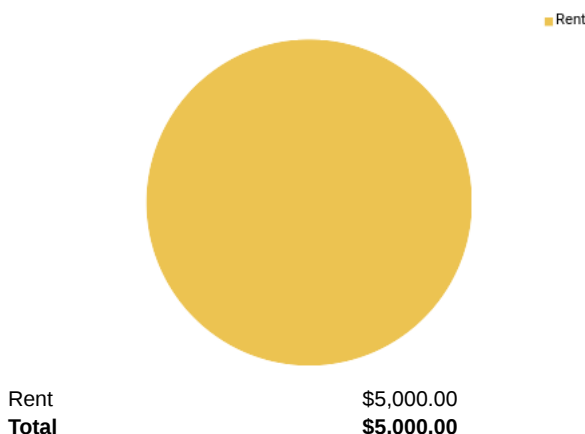
|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$5,000.00             | \$4,539.61               | \$460.39                  | 7.58%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$32,232.00            | \$97,749.80              | 5.65%                     | 7.58%                      |

### Property Information

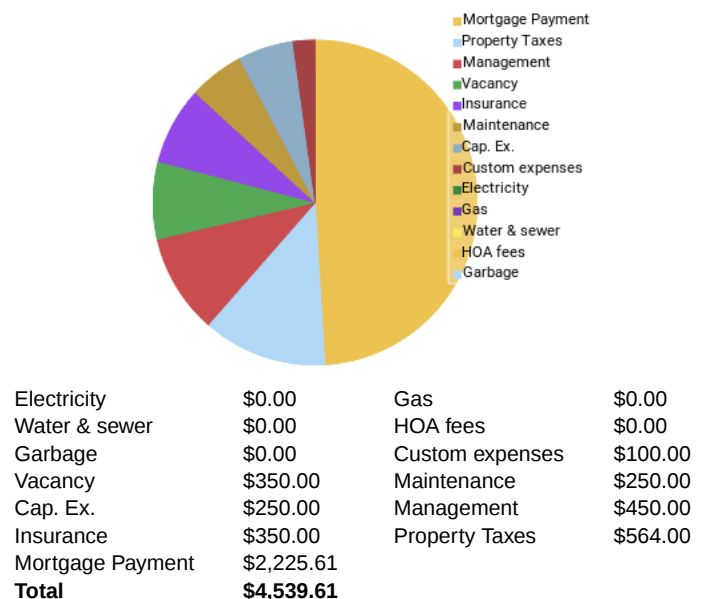
|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$424,999.00        |
| Purchase Closing Costs:       | \$12,750.00         |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$437,749.00</b> |
| After Repair Value            |                     |

|                         |                   |
|-------------------------|-------------------|
| Down Payment:           | \$84,999.80       |
| Loan Amount:            | \$339,999.20      |
| Loan Points:            | -                 |
| Loan Fees:              | \$0.00            |
| Amortized Over:         | 30 years          |
| Loan Interest Rate:     | 6.840%            |
| <b>Monthly P&amp;I:</b> | <b>\$2,225.61</b> |

### Income



### Expenses



## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$339,999.20 |                      |      |
| Gross Rent Multiplier:          | 7.08          |                      |      |
| Income-Expense Ratio (2% Rule): | 1.14%         |                      |      |
| Typical Cap Rate:               | 7.58%         | Debt Coverage Ratio: | 1.21 |
| ARV based on Cap Rate:          | \$424,999.00  |                      |      |

## 50% Rule Cash Flow Estimates

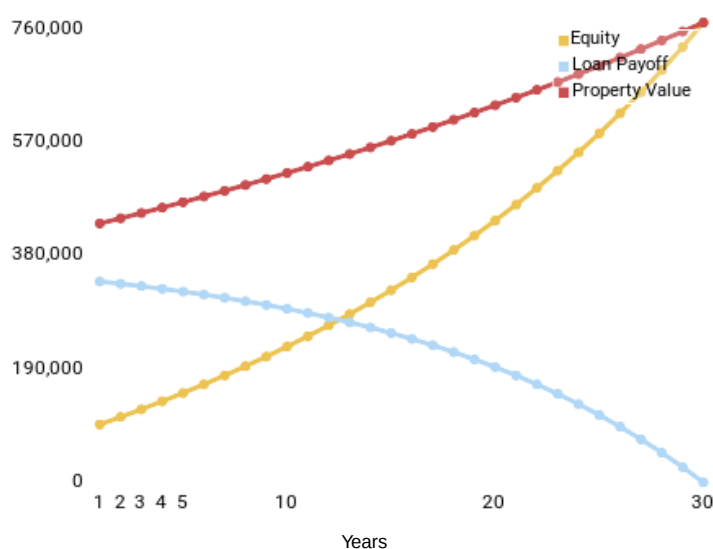
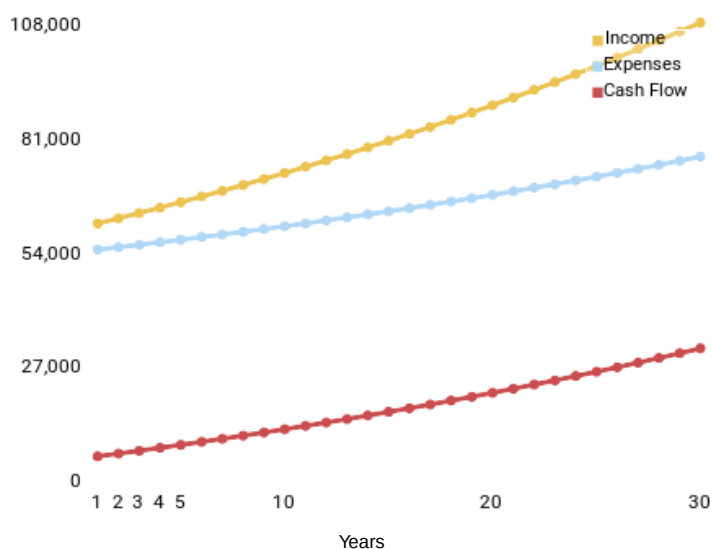
|                                                |                 |
|------------------------------------------------|-----------------|
| Total Monthly Income:                          | \$5,000.00      |
| x50% for Expenses:                             | \$2,500.00      |
| Monthly Payment/Interest Payment:              | \$2,225.61      |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$274.39</b> |

## Analysis Over Time

| Annual Growth Assumptions   | 2%        |           | 2%        |           | 2%             |           |             |
|-----------------------------|-----------|-----------|-----------|-----------|----------------|-----------|-------------|
|                             | Expenses  |           | Income    |           | Property Value |           |             |
|                             | Year 1    | Year 2    | Year 5    | Year 10   | Year 15        | Year 20   | Year 30     |
| Total Annual Income         | \$61,200  | \$62,424  | \$66,245  | \$73,140  | \$80,752       | \$89,157  | \$108,682   |
| Total Annual Expenses       | \$55,031  | \$55,597  | \$57,365  | \$60,556  | \$64,079       | \$67,969  | \$77,005    |
| Total Annual Cashflow       | \$6,169   | \$6,827   | \$8,879   | \$12,583  | \$16,673       | \$21,188  | \$31,677    |
| Cash on Cash ROI            | 6.31%     | 6.98%     | 9.08%     | 12.87%    | 17.06%         | 21.68%    | 32.41%      |
| Property Value              | \$433,499 | \$442,169 | \$469,233 | \$518,071 | \$571,993      | \$631,526 | \$769,827   |
| Equity                      | \$97,061  | \$109,544 | \$149,740 | \$227,417 | \$321,898      | \$438,474 | \$769,827   |
| Loan Balance                | \$336,438 | \$332,625 | \$319,493 | \$290,654 | \$250,094      | \$193,052 | \$0         |
| Total Profit if Sold        | -\$27,031 | -\$8,372  | \$54,353  | \$183,730 | \$349,189      | \$558,030 | \$1,146,864 |
| Compound Annual Growth Rate | -28%      | -4%       | 9%        | 11%       | 11%            | 10%       | 9%          |

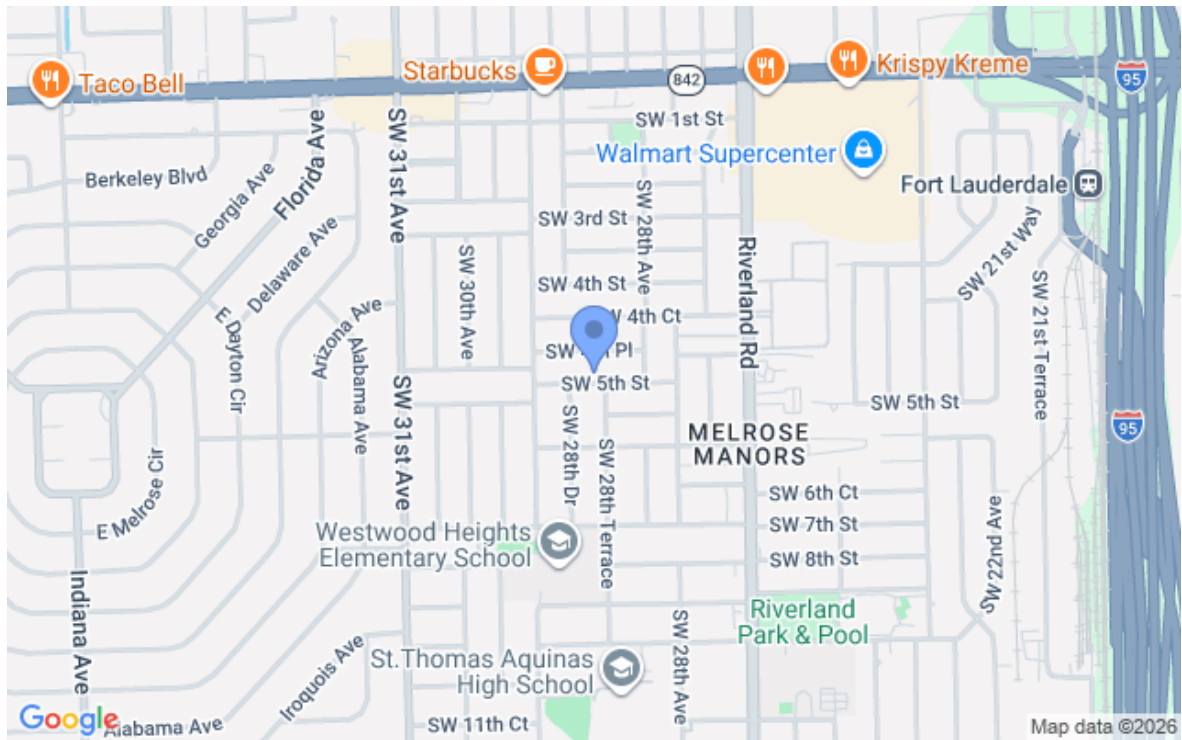
### Income, Expenses and Cash Flow (in \$)

### Loan Balance, Value and Equity (in \$)



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