

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,200.00	\$1,188.22	\$11.78	6.51%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,479.96	\$22,980.00	0.62%	6.51%

Property Information

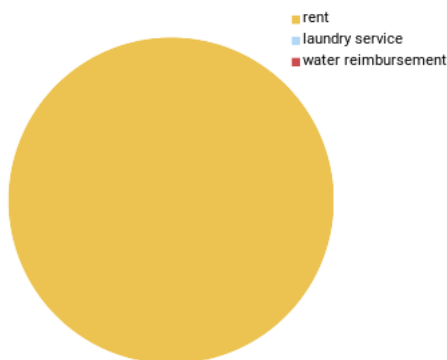
Purchase Price:	\$114,900.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$114,900.00
After Repair Value	

Property Description

Brightwood / Martindale. 2BR/1BA, 1,448 sqft. Renovated: LVP flooring, updated kitchen (butcher block counters, white shaker cabinetry), tiled shower, modern vanity, vinyl siding, central HVAC, fresh paint. Rent history up to \$1,200/mo. Just listed 4/20/2026.

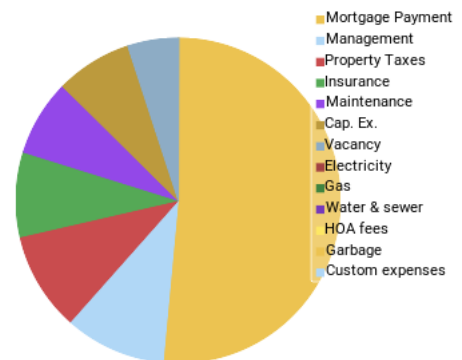
Down Payment:	\$22,980.00
Loan Amount:	\$91,920.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.000%
Monthly P&I:	\$611.55

Income



rent	\$1,200.00	laundry service	\$0.00
water reimbursement	\$0.00		
Total	\$1,200.00		

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$60.00	Maintenance	\$90.00
Cap. Ex.	\$90.00	Management	\$120.00
Insurance	\$100.00	Property Taxes	\$116.67
Mortgage Payment	\$611.55		
Total	\$1,188.22		

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Financial Projections

Total Initial Equity:	-\$91,920.00		
Gross Rent Multiplier:	7.98		
Income-Expense Ratio (2% Rule):	1.04%		
Typical Cap Rate:	6.51%	Debt Coverage Ratio:	1.02
ARV based on Cap Rate:	\$114,900.00		

50% Rule Cash Flow Estimates

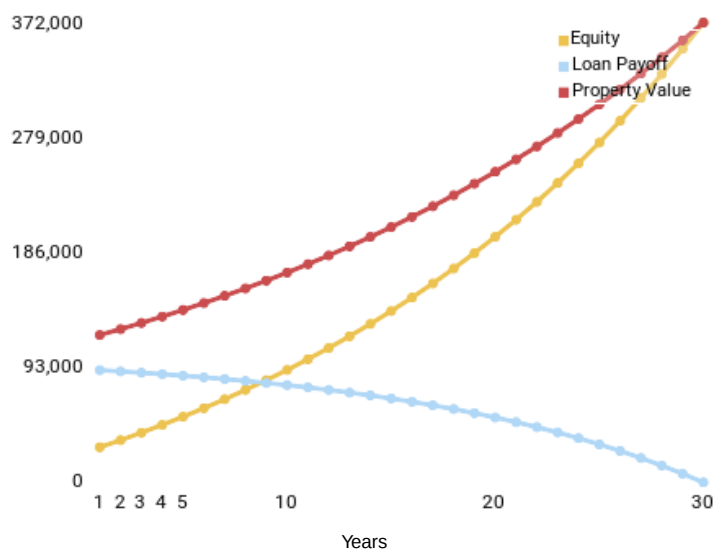
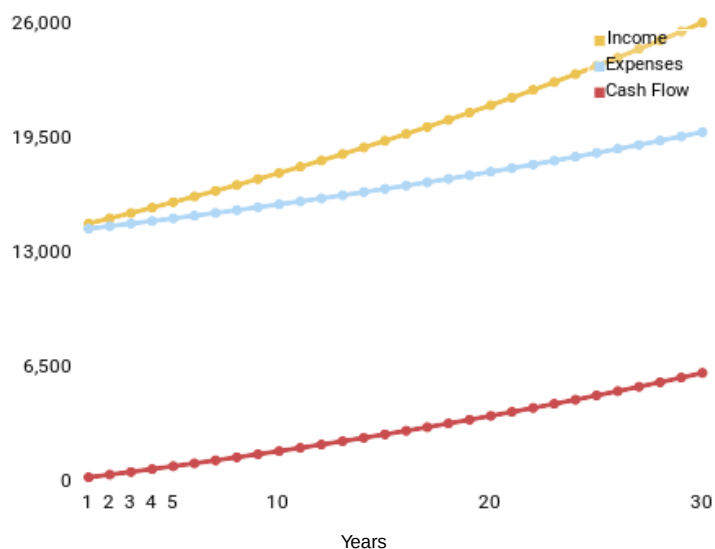
Total Monthly Income:	\$1,200.00
x50% for Expenses:	\$600.00
Monthly Payment/Interest Payment:	\$611.55
Total Monthly Cash Flow using 50% Rule:	-\$11.55

Analysis Over Time

Annual Growth Assumptions	2%		2%		4%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$14,688	\$14,982	\$15,899	\$17,554	\$19,381	\$21,398	\$26,084
Total Annual Expenses	\$14,397	\$14,538	\$14,979	\$15,774	\$16,652	\$17,621	\$19,873
Total Annual Cashflow	\$291	\$444	\$920	\$1,779	\$2,728	\$3,776	\$6,210
Cash on Cash ROI	1.27%	1.93%	4.00%	7.74%	11.87%	16.43%	27.03%
Property Value	\$119,496	\$124,276	\$139,793	\$170,080	\$206,928	\$251,760	\$372,666
Equity	\$28,510	\$34,291	\$53,268	\$91,201	\$138,890	\$199,090	\$372,666
Loan Balance	\$90,986	\$89,985	\$86,526	\$78,879	\$68,038	\$52,670	\$0
Total Profit if Sold	-\$2,544	\$3,346	\$23,514	\$66,472	\$123,288	\$197,094	\$412,960
Compound Annual Growth Rate	-11%	7%	15%	15%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)	1448.0
Year Built	1924

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