

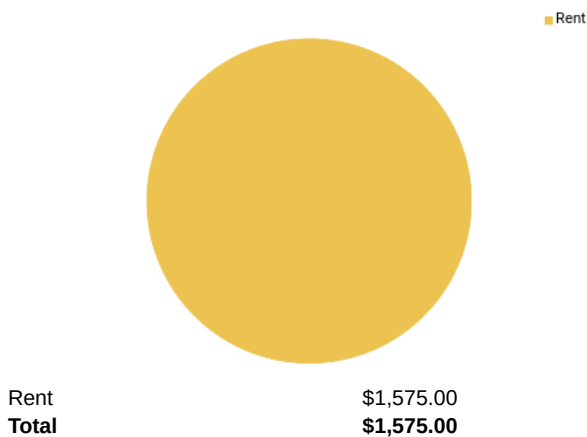
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,575.00	\$1,388.73	\$186.27	7.66%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,724.04	\$40,000.00	5.59%	7.66%

Property Information

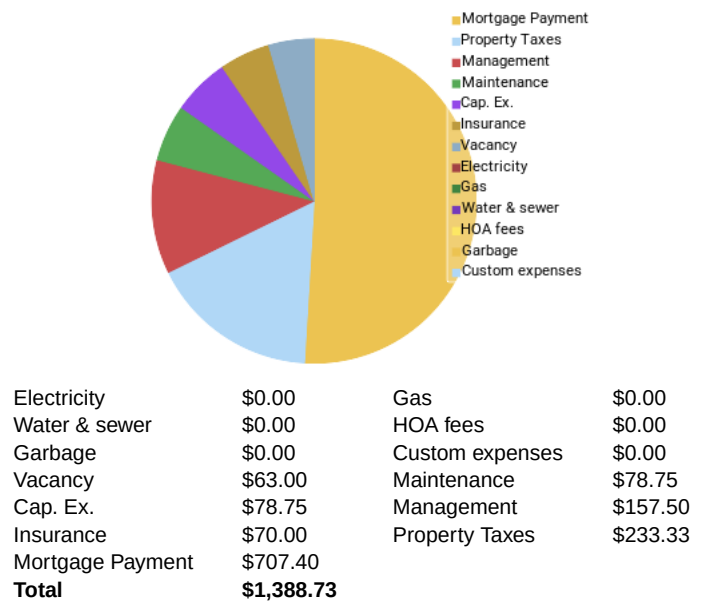
Purchase Price:	\$140,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$145,000.00
After Repair Value	

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:	7.125%
Monthly P&I:	\$707.40

Income



Expenses



Financial Projections

Total Initial Equity:	-\$105,000.00		
Gross Rent Multiplier:	7.41		
Income-Expense Ratio (2% Rule):	1.09%		
Typical Cap Rate:	7.66%	Debt Coverage Ratio:	1.26
ARV based on Cap Rate:	\$140,000.00		

50% Rule Cash Flow Estimates

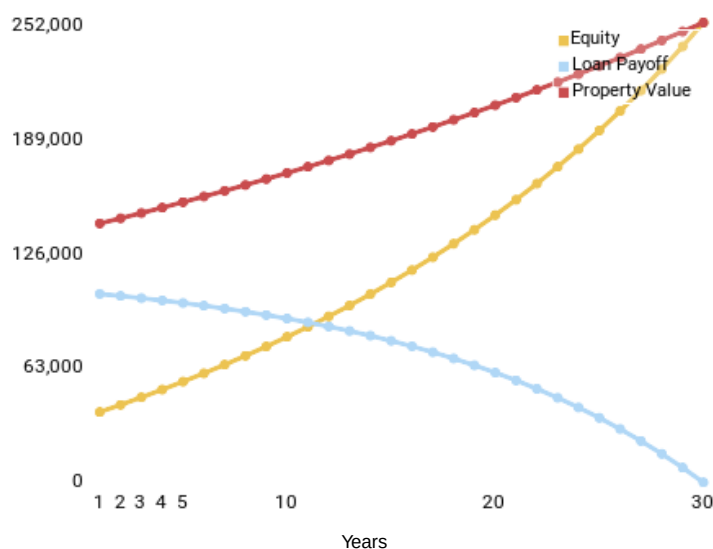
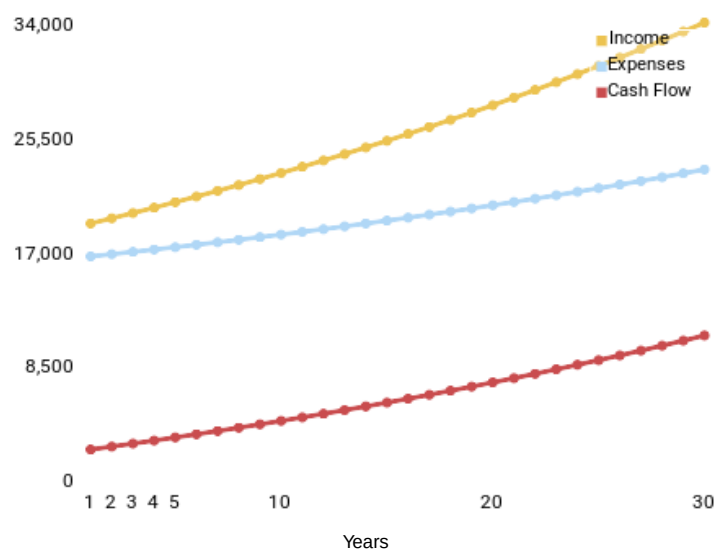
Total Monthly Income:	\$1,575.00
x50% for Expenses:	\$787.50
Monthly Payment/Interest Payment:	\$707.40
Total Monthly Cash Flow using 50% Rule:	\$80.10

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	\$19,278	\$19,664	\$20,867	\$23,039	\$25,437	\$28,084	\$34,235
Total Annual Expenses	\$16,828	\$16,995	\$17,516	\$18,455	\$19,493	\$20,638	\$23,298
Total Annual Cashflow	\$2,450	\$2,668	\$3,351	\$4,584	\$5,944	\$7,447	\$10,936
Cash on Cash ROI	6.12%	6.67%	8.38%	11.46%	14.86%	18.62%	27.34%
Property Value	\$142,800	\$145,656	\$154,571	\$170,659	\$188,422	\$208,033	\$253,591
Equity	\$38,841	\$42,815	\$55,602	\$80,293	\$110,327	\$147,443	\$253,591
Loan Balance	\$103,959	\$102,841	\$98,969	\$90,366	\$78,095	\$60,589	\$0
Total Profit if Sold	-\$8,705	-\$2,263	\$19,262	\$63,232	\$118,969	\$188,881	\$384,928
Compound Annual Growth Rate	-22%	-3%	8%	10%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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