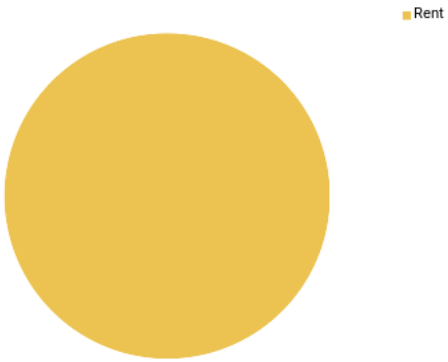
# 243 Howell Ter SW

| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
|---|---|---|---|
| $2,000.00 | $2,231.05 | -$231.05 | 5.30% |
| **NOI** | **Total Cash Needed** | **Cash on Cash ROI** | **Purchase Cap Rate** |
| $14,292.00 | $58,300.00 | -4.76% | 5.30% |

## Property Information

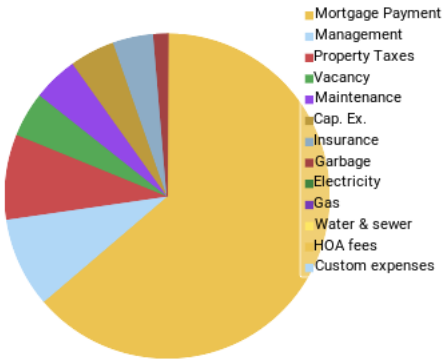
| | |
|---|---|
| Purchase Price: | $269,900.00 |
| Purchase Closing Costs: | $4,320.00 |
| Estimated Repair Costs: | $0.00 |
| **Total Cost of Project:** | **$274,220.00** |
| After Repair Value | |
| | |
| Down Payment: | $53,980.00 |
| Loan Amount: | $215,920.00 |
| Loan Points: | - |
| Loan Fees: | $0.00 |
| Amortized Over: | 30 years |
| Loan Interest Rate: | 6.900% |
| **Monthly P&I:** | **$1,422.05** |

## Income




| | |
|---|---|
| Rent | $2,000.00 |
| **Total** | **$2,000.00** |

## Expenses




| | | | |
|---|---|---|---|
| Electricity | $0.00 | Gas | $0.00 |
| Water & sewer | $0.00 | HOA fees | $0.00 |
| Garbage | $30.00 | Custom expenses | |
| Vacancy | $100.00 | Maintenance | $100.00 |
| Cap. Ex. | $100.00 | Management | $200.00 |
| Insurance | $90.00 | Property Taxes | $189.00 |
| Mortgage Payment | $1,422.05 | | |
| **Total** | **$2,231.05** | | |

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## Financial Projections

| | | | |
|---|---|---|---|
| Total Initial Equity: | -$215,920.00 | | |
| Gross Rent Multiplier: | 11.25 | | |
| Income-Expense Ratio (2% Rule): | 0.73% | | |
| Typical Cap Rate: | 5.30% | Debt Coverage Ratio: | 0.84 |
| ARV based on Cap Rate: | $269,900.00 | | |

## 50% Rule Cash Flow Estimates

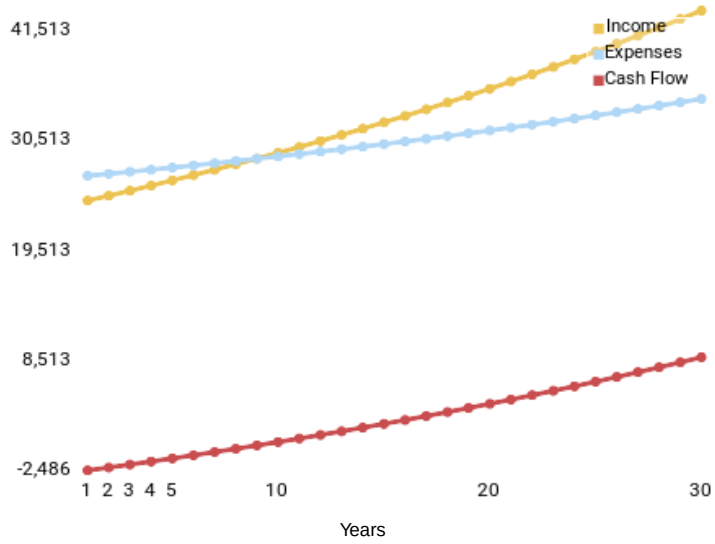
| | |
|---|---|
| Total Monthly Income: | $2,000.00 |
| x50% for Expenses: | $1,000.00 |
| Monthly Payment/Interest Payment: | $1,422.05 |
| **Total Monthly Cash Flow using 50% Rule:** | **-$422.05** |

## Analysis Over Time

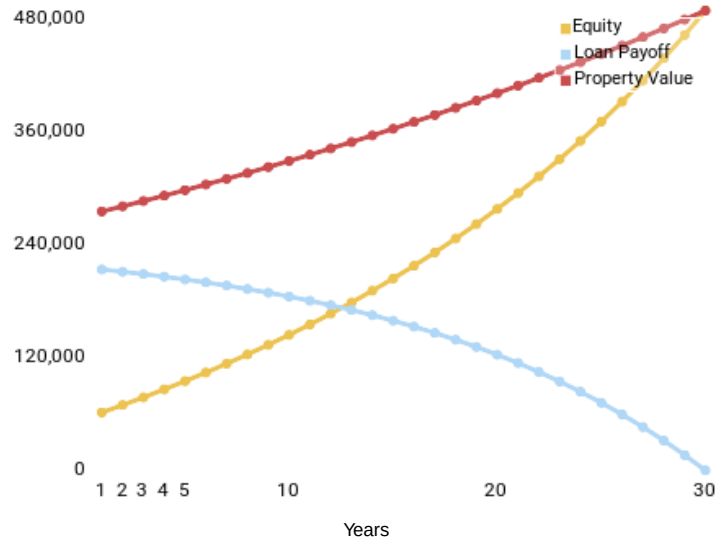
| Annual Growth Assumptions | 2% Expenses | 2% Income | 2% Property Value |
|---|---|---|---|

| | Year 1 | Year 2 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
|---|---|---|---|---|---|---|---|
| Total Annual Income | $24,480 | $24,970 | $26,498 | $29,256 | $32,301 | $35,663 | $43,473 |
| Total Annual Expenses | $26,967 | $27,165 | $27,783 | $28,899 | $30,130 | $31,490 | $34,649 |
| Total Annual Cashflow | -$2,487 | -$2,195 | -$1,285 | $357 | $2,171 | $4,173 | $8,823 |
| Cash on Cash ROI | -4.27% | -3.77% | -2.20% | 0.61% | 3.72% | 7.16% | 15.13% |
| Property Value | $275,298 | $280,804 | $297,991 | $329,007 | $363,250 | $401,057 | $488,886 |
| Equity | $61,614 | $69,515 | $94,961 | $144,159 | $204,050 | $278,036 | $488,886 |
| Loan Balance | $213,684 | $211,289 | $203,030 | $184,848 | $159,200 | $123,021 | $0 |
| Total Profit if Sold | -$19,820 | -$14,527 | $4,853 | $50,161 | $114,638 | $202,568 | $473,377 |
| Compound Annual Growth Rate | -34% | -13% | 2% | 6% | 8% | 8% | 8% |

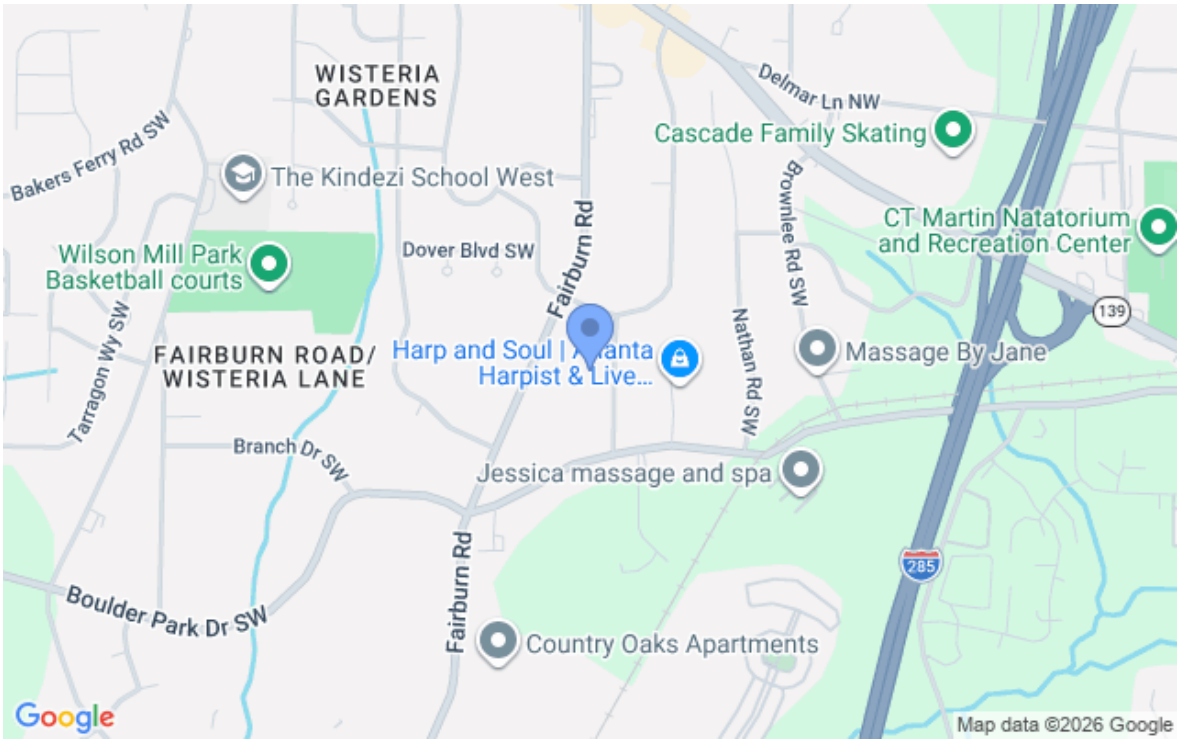
### Income, Expenses and Cash Flow (in $)




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




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