

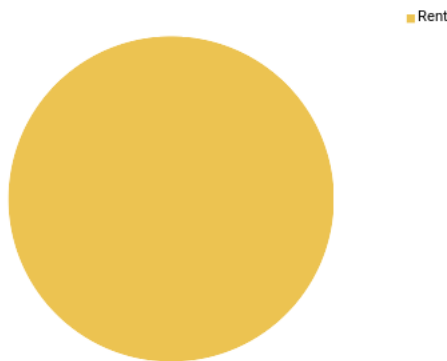
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$3,500.00	\$3,394.53	\$105.47	6.42%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$23,109.96	\$76,500.00	1.65%	6.42%

**Property Information**

Purchase Price:	\$360,000.00
Purchase Closing Costs:	\$4,500.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$364,500.00</b>
After Repair Value	
Down Payment:	\$72,000.00
Loan Amount:	\$288,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
<b>Monthly P&amp;I:</b>	<b>\$1,820.36</b>

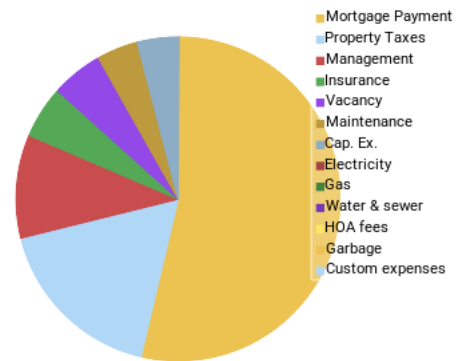


**Income**



Rent	\$3,500.00
<b>Total</b>	<b>\$3,500.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$175.00	Maintenance	\$140.00
Cap. Ex.	\$140.00	Management	\$350.00
Insurance	\$177.50	Property Taxes	\$591.67
Mortgage Payment	\$1,820.36		
<b>Total</b>	<b>\$3,394.53</b>		

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## Financial Projections

Total Initial Equity:	-\$288,000.00		
Gross Rent Multiplier:	8.57		
Income-Expense Ratio (2% Rule):	0.96%		
Typical Cap Rate:	6.42%	Debt Coverage Ratio:	1.06
ARV based on Cap Rate:	\$360,000.00		

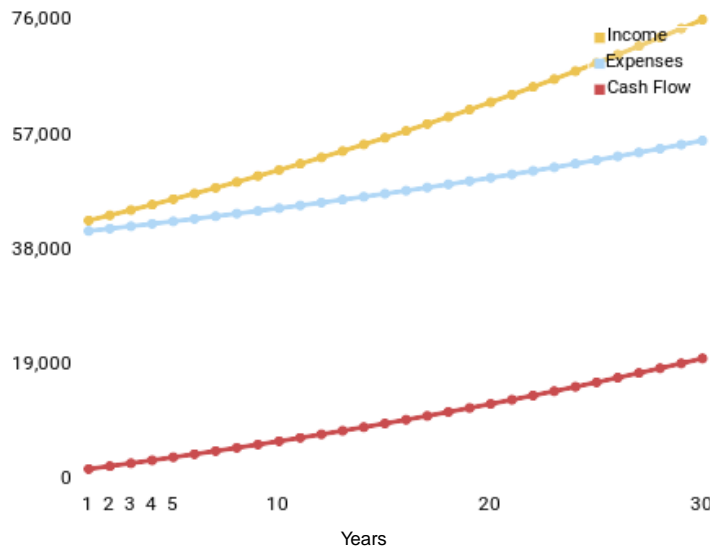
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,500.00
x50% for Expenses:	\$1,750.00
Monthly Payment/Interest Payment:	\$1,820.36
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$70.36</b>

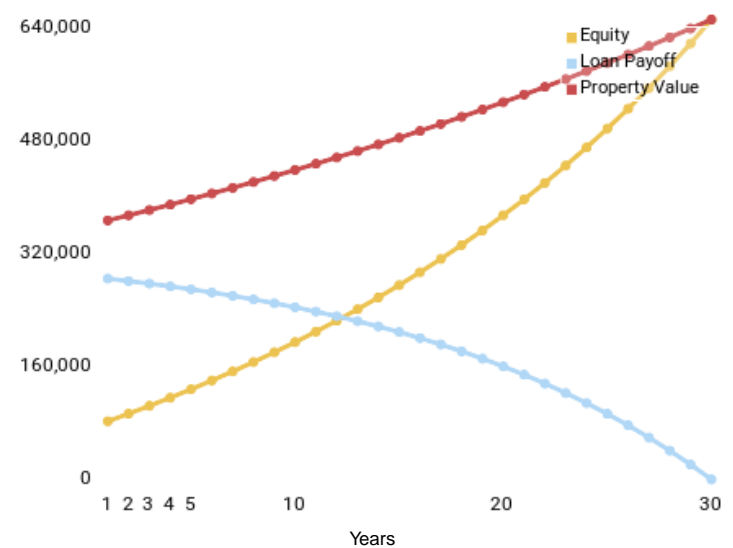
## Analysis Over Time

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	\$42,840	\$43,697	\$46,371	\$51,198	\$56,526	\$62,410	\$76,077
Total Annual Expenses	\$41,112	\$41,497	\$42,700	\$44,871	\$47,268	\$49,914	\$56,061
Total Annual Cashflow	\$1,728	\$2,199	\$3,671	\$6,327	\$9,259	\$12,496	\$20,016
Cash on Cash ROI	2.26%	2.87%	4.80%	8.27%	12.10%	16.33%	26.16%
Property Value	\$367,200	\$374,544	\$397,469	\$438,838	\$484,513	\$534,941	\$652,090
Equity	\$82,419	\$93,198	\$127,869	\$194,683	\$275,542	\$374,625	\$652,090
Loan Balance	\$284,781	\$281,346	\$269,600	\$244,155	\$208,970	\$160,316	\$0
Total Profit if Sold	-\$18,057	-\$5,593	\$36,996	\$127,130	\$245,106	\$396,535	\$830,893
Compound Annual Growth Rate	-24%	-4%	8%	10%	10%	10%	9%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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