

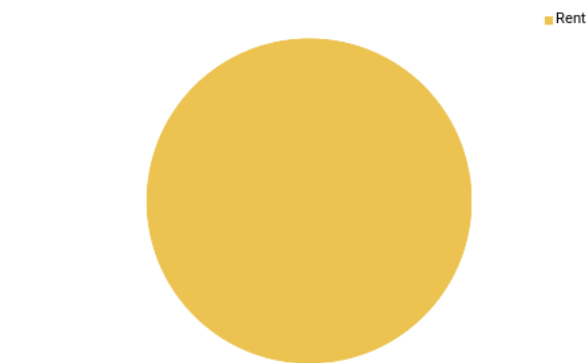
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,500.00	\$1,346.42	\$153.58	7.33%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,635.00	\$38,250.00	4.82%	7.33%

Property Information

Purchase Price:	\$145,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$147,000.00
After Repair Value	

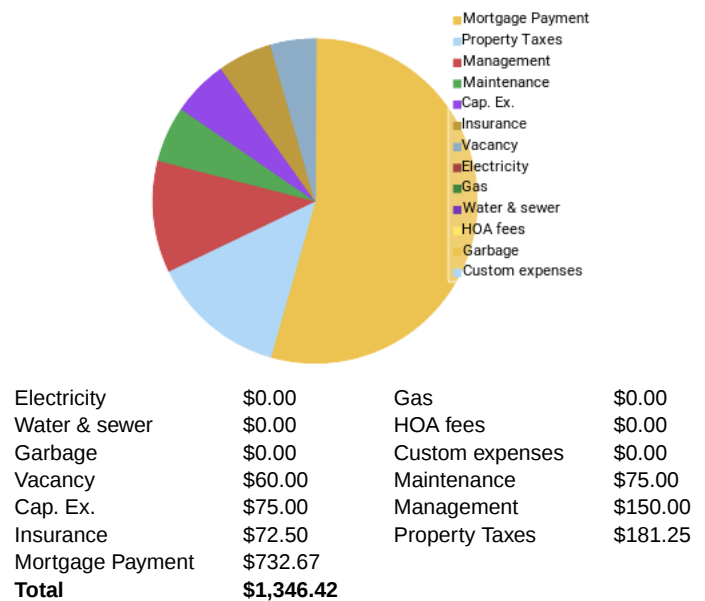
Down Payment:	\$36,250.00
Loan Amount:	\$108,750.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.125%
Monthly P&I:	\$732.67

Income



Rent	\$1,500.00
Total	\$1,500.00

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	\$75.00
Cap. Ex.	\$75.00	Management	\$150.00
Insurance	\$72.50	Property Taxes	\$181.25
Mortgage Payment	\$732.67		
Total	\$1,346.42		

Financial Projections

Total Initial Equity:	-\$108,750.00		
Gross Rent Multiplier:	8.06		
Income-Expense Ratio (2% Rule):	1.02%		
Typical Cap Rate:	7.33%	Debt Coverage Ratio:	1.21
ARV based on Cap Rate:	\$145,000.00		

50% Rule Cash Flow Estimates

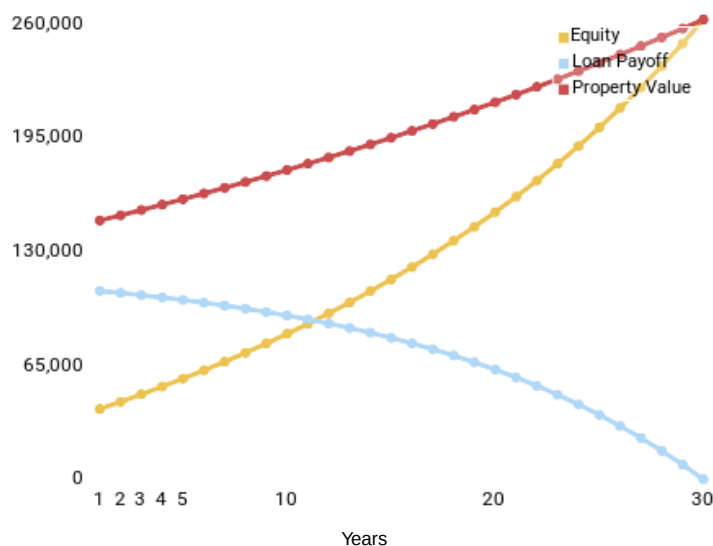
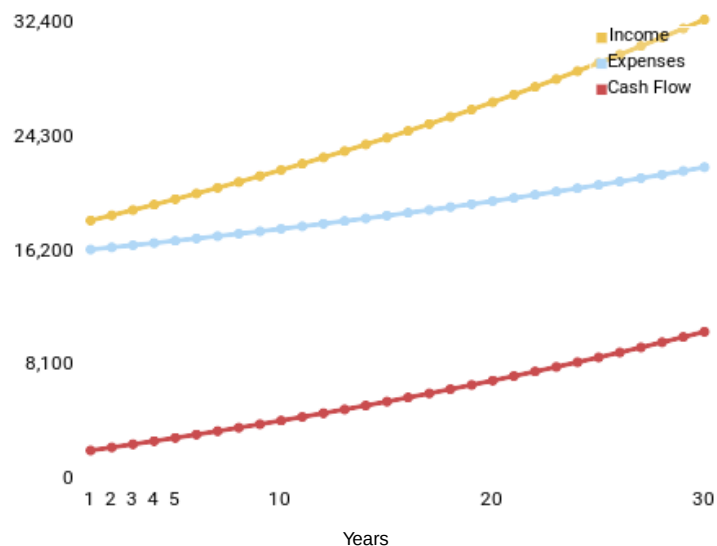
Total Monthly Income:	\$1,500.00
x50% for Expenses:	\$750.00
Monthly Payment/Interest Payment:	\$732.67
Total Monthly Cash Flow using 50% Rule:	\$17.33

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	\$18,360	\$18,727	\$19,873	\$21,942	\$24,226	\$26,747	\$32,605
Total Annual Expenses	\$16,304	\$16,455	\$16,924	\$17,770	\$18,704	\$19,736	\$22,133
Total Annual Cashflow	\$2,056	\$2,273	\$2,950	\$4,172	\$5,521	\$7,011	\$10,472
Cash on Cash ROI	5.37%	5.94%	7.71%	10.91%	14.43%	18.33%	27.38%
Property Value	\$147,900	\$150,858	\$160,092	\$176,754	\$195,151	\$215,462	\$262,647
Equity	\$40,228	\$44,344	\$57,588	\$83,161	\$114,267	\$152,709	\$262,647
Loan Balance	\$107,672	\$106,514	\$102,504	\$93,594	\$80,884	\$62,753	\$0
Total Profit if Sold	-\$6,319	-\$138	\$20,623	\$63,397	\$118,070	\$187,107	\$382,322
Compound Annual Growth Rate	-17%	0%	9%	10%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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