

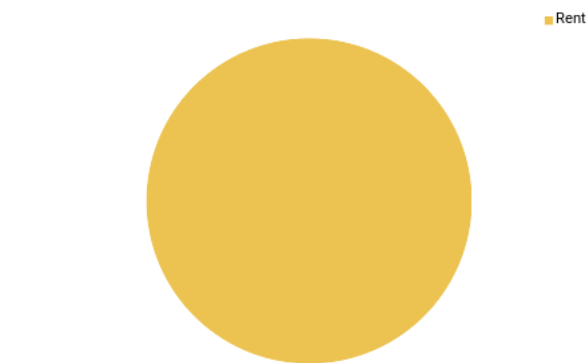
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,410.00	\$1,349.13	\$60.87	6.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,219.24	\$40,000.00	1.83%	6.59%

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	

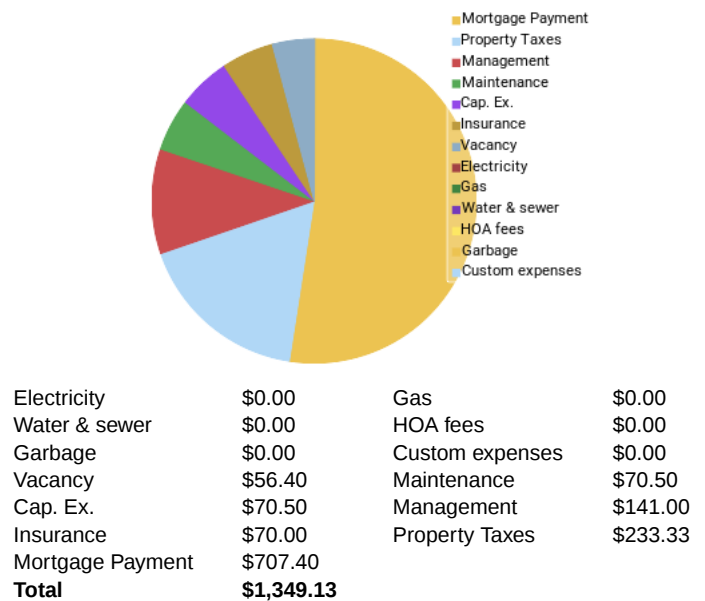
Down Payment:	\$35,000.00
Loan Amount:	\$105,000.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.125%
Monthly P&I:	\$707.40

Income



Rent	\$1,410.00
Total	\$1,410.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$56.40	Maintenance	\$70.50
Cap. Ex.	\$70.50	Management	\$141.00
Insurance	\$70.00	Property Taxes	\$233.33
Mortgage Payment	\$707.40		
Total	\$1,349.13		

Financial Projections

Total Initial Equity:	-\$105,000.00		
Gross Rent Multiplier:	8.27		
Income-Expense Ratio (2% Rule):	0.97%		
Typical Cap Rate:	6.59%	Debt Coverage Ratio:	1.09
ARV based on Cap Rate:	\$140,000.00		

50% Rule Cash Flow Estimates

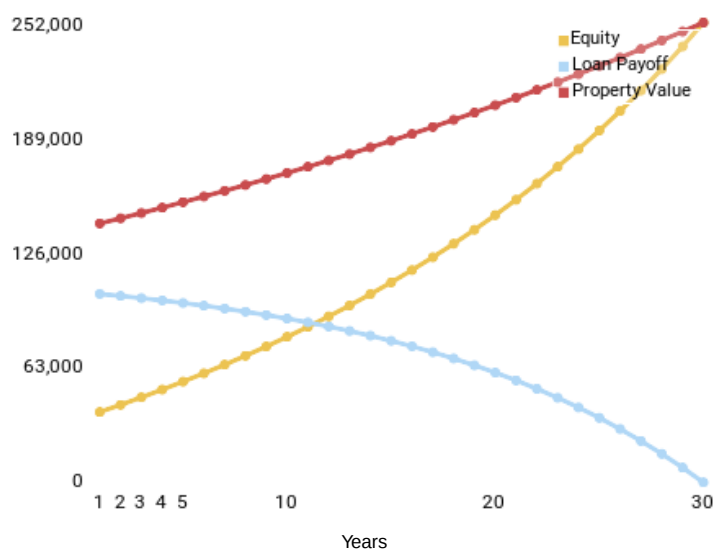
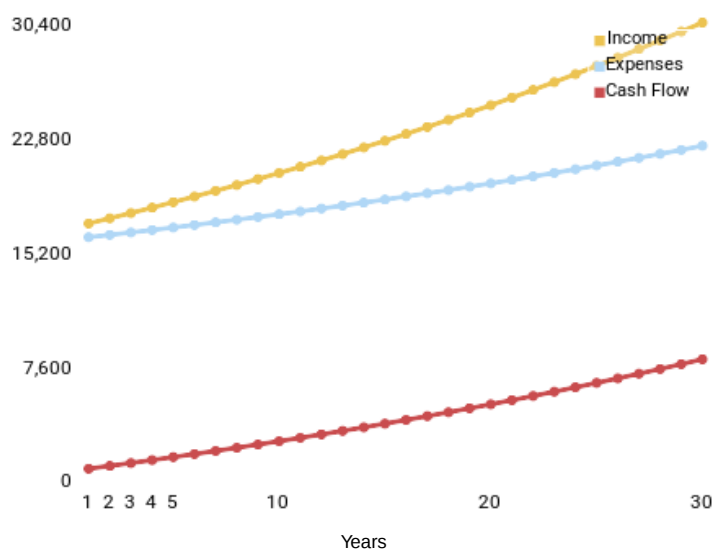
Total Monthly Income:	\$1,410.00
x50% for Expenses:	\$705.00
Monthly Payment/Interest Payment:	\$707.40
Total Monthly Cash Flow using 50% Rule:	-\$2.40

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	\$17,258	\$17,604	\$18,681	\$20,625	\$22,772	\$25,142	\$30,648
Total Annual Expenses	\$16,344	\$16,501	\$16,991	\$17,876	\$18,853	\$19,932	\$22,438
Total Annual Cashflow	\$915	\$1,103	\$1,690	\$2,749	\$3,919	\$5,210	\$8,211
Cash on Cash ROI	2.29%	2.76%	4.22%	6.87%	9.80%	13.03%	20.53%
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	-\$10,240	-\$5,363	\$11,275	\$46,425	\$92,426	\$151,587	\$322,661
Compound Annual Growth Rate	-26%	-7%	5%	8%	8%	8%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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