



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,100.00	\$614.43	\$485.57	11.08%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$8,862.36	\$38,600.00	15.10%	11.82%

**Property Information**

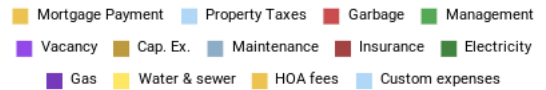
Purchase Price:	\$75,000.00
Purchase Closing Costs:	\$18,000.00
Estimated Repair Costs:	\$5,000.00
<b>Total Cost of Project:</b>	<b>\$98,000.00</b>
After Repair Value	\$80,000.00
Down Payment:	\$15,000.00
Loan Amount:	\$60,000.00
Loan Points:	1.0
Loan Fees:	\$600.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
<b>Monthly P&amp;I:</b>	<b>\$252.96</b>

**Income**



Rent	\$1,100.00
<b>Total</b>	<b>\$1,100.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$75.00	Custom expenses	\$0.00
Vacancy	\$55.00	Maintenance	\$17.60
Cap. Ex.	\$17.71	Management	\$72.16
Insurance	\$16.00	Property Taxes	\$108.00
Mortgage Payment	\$252.96		
<b>Total</b>	<b>\$614.43</b>		

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## Financial Projections

Total Initial Equity:	\$20,000.00		
Gross Rent Multiplier:	5.68		
Income-Expense Ratio (2% Rule):	1.12%		
Typical Cap Rate:	11.82%	Debt Coverage Ratio:	2.92
ARV based on Cap Rate:	\$75,000.00		

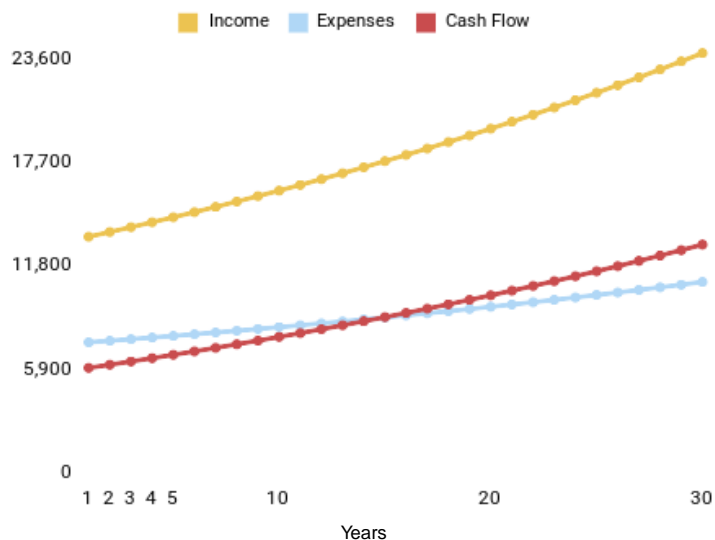
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,100.00
x50% for Expenses:	\$550.00
Monthly Payment/Interest Payment:	\$252.96
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$297.04</b>

## Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$13,464	\$13,733	\$14,574	\$16,091	\$17,765	\$19,615	\$23,910
Total Annual Expenses	\$7,460	\$7,548	\$7,825	\$8,323	\$8,873	\$9,481	\$10,893
Total Annual Cashflow	\$6,004	\$6,185	\$6,749	\$7,768	\$8,892	\$10,133	\$13,017
Cash on Cash ROI	15.55%	16.02%	17.49%	20.12%	23.04%	26.25%	33.72%
Property Value	\$81,600	\$83,232	\$88,326	\$97,520	\$107,669	\$118,876	\$144,909
Equity	\$22,853	\$25,775	\$34,983	\$51,908	\$71,039	\$92,679	\$144,909
Loan Balance	\$58,747	\$57,457	\$53,344	\$45,612	\$36,630	\$26,197	\$0
Total Profit if Sold	-\$9,743	-\$636	\$28,247	\$81,933	\$143,232	\$213,006	\$381,962
Compound Annual Growth Rate	-25%	-1%	12%	12%	11%	10%	8%

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

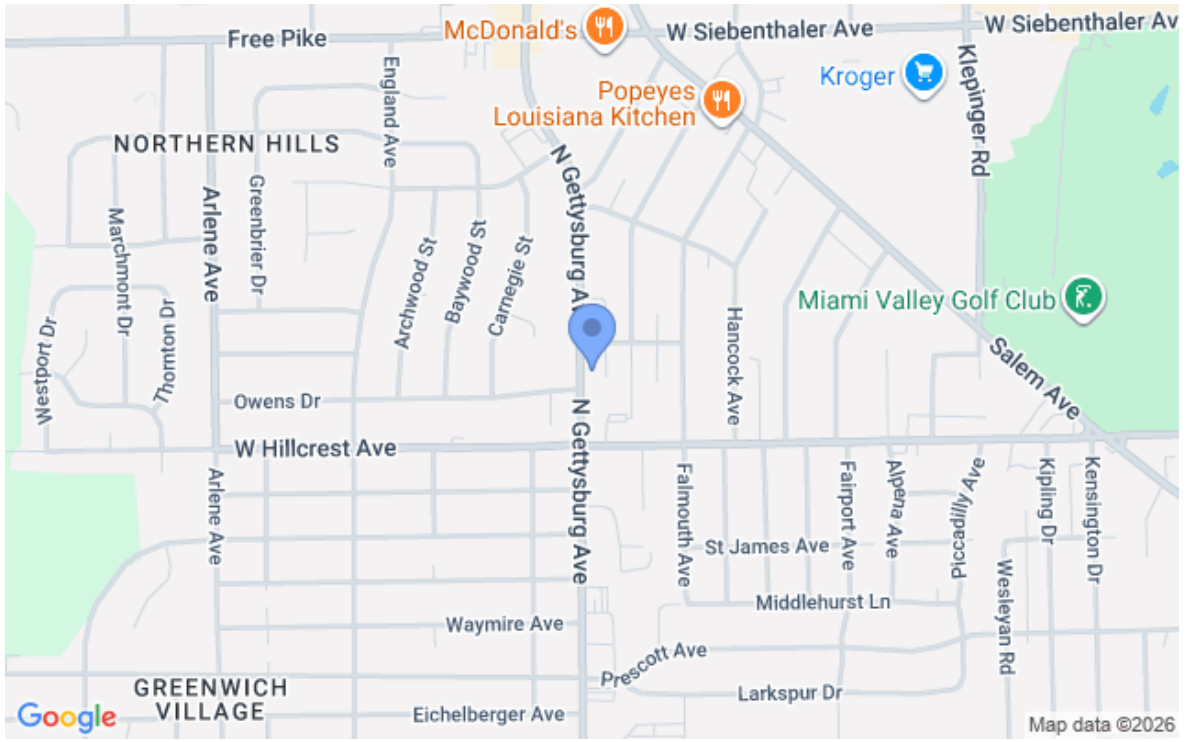


### Loan Balance, Value and Equity (in \$)



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