BiggerPockets®

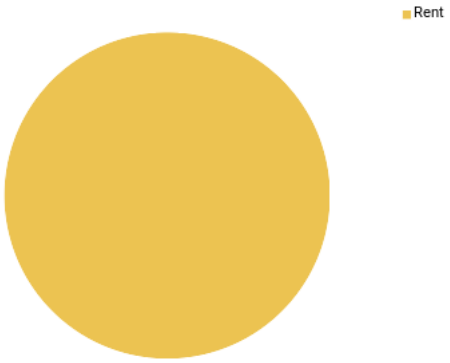
344 NW 12th St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$6,550.00	$6,188.31	$361.69	7.13%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$53,457.00	$163,500.00	2.65%	7.13%

Property Information

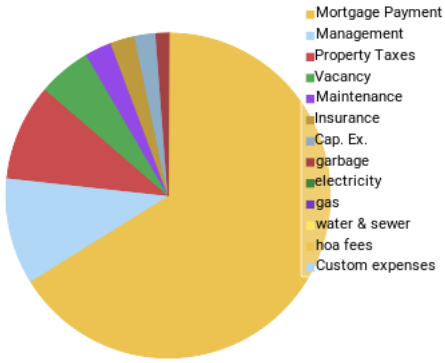
Purchase Price:	$750,000.00
Purchase Closing Costs:	$7,500.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$757,500.00**
After Repair Value	
Down Payment:	$150,000.00
Loan Amount:	$600,000.00
Loan Points:	1.0
Loan Fees:	$6,000.00
Amortized Over:	30 years
Loan Interest Rate:	7.250%
Monthly P&I:	**$4,093.06**

Income



Rent	$6,550.00
Total	**$6,550.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$75.00	Custom expenses	
Vacancy	$327.50	Maintenance	$163.75
Cap. Ex.	$131.00	Management	$655.00
Insurance	$150.00	Property Taxes	$593.00
Mortgage Payment	$4,093.06		
Total	**$6,188.31**		

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Financial Projections

Total Initial Equity:	-$600,000.00		
Gross Rent Multiplier:	9.54		
Income-Expense Ratio (2% Rule):	0.86%		
Typical Cap Rate:	7.13%	Debt Coverage Ratio:	1.09
ARV based on Cap Rate:	$750,000.00		

50% Rule Cash Flow Estimates

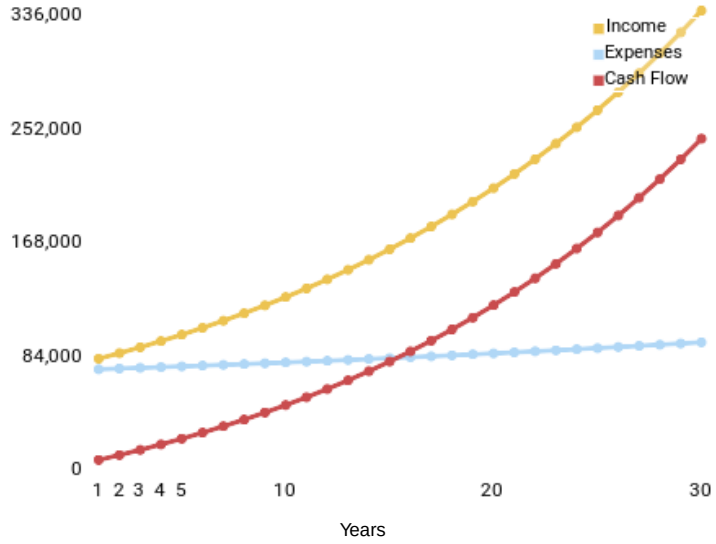
Total Monthly Income:	$6,550.00
x50% for Expenses:	$3,275.00
Monthly Payment/Interest Payment:	$4,093.06
Total Monthly Cash Flow using 50% Rule:	**-$818.06**

Analysis Over Time

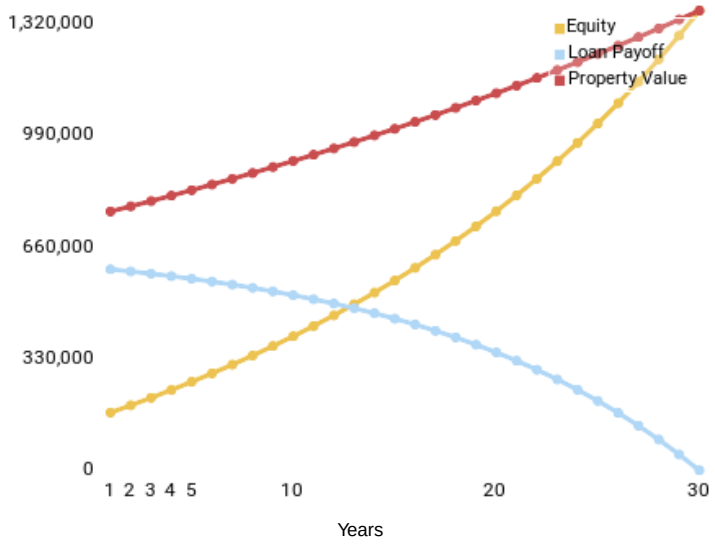
Annual Growth Assumptions	2% Expenses	5% Income	2% Property Value

	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$82,530	$86,657	$100,316	$128,031	$163,404	$208,549	$339,705
Total Annual Expenses	$74,763	$75,275	$76,877	$79,766	$82,956	$86,478	$94,660
Total Annual Cashflow	$7,767	$11,381	$23,439	$48,265	$80,448	$122,071	$245,045
Cash on Cash ROI	4.75%	6.96%	14.34%	29.52%	49.20%	74.66%	149.87%
Property Value	$765,000	$780,300	$828,061	$914,246	$1,009,401	$1,114,461	$1,358,521
Equity	$170,807	$192,350	$261,788	$396,384	$561,025	$765,822	$1,358,521
Loan Balance	$594,193	$587,950	$566,273	$517,862	$448,376	$348,639	$0
Total Profit if Sold	-$42,300	-$10,524	$113,168	$430,387	$922,444	$1,642,209	$4,062,426
Compound Annual Growth Rate	-26%	-3%	11%	14%	13%	13%	11%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)



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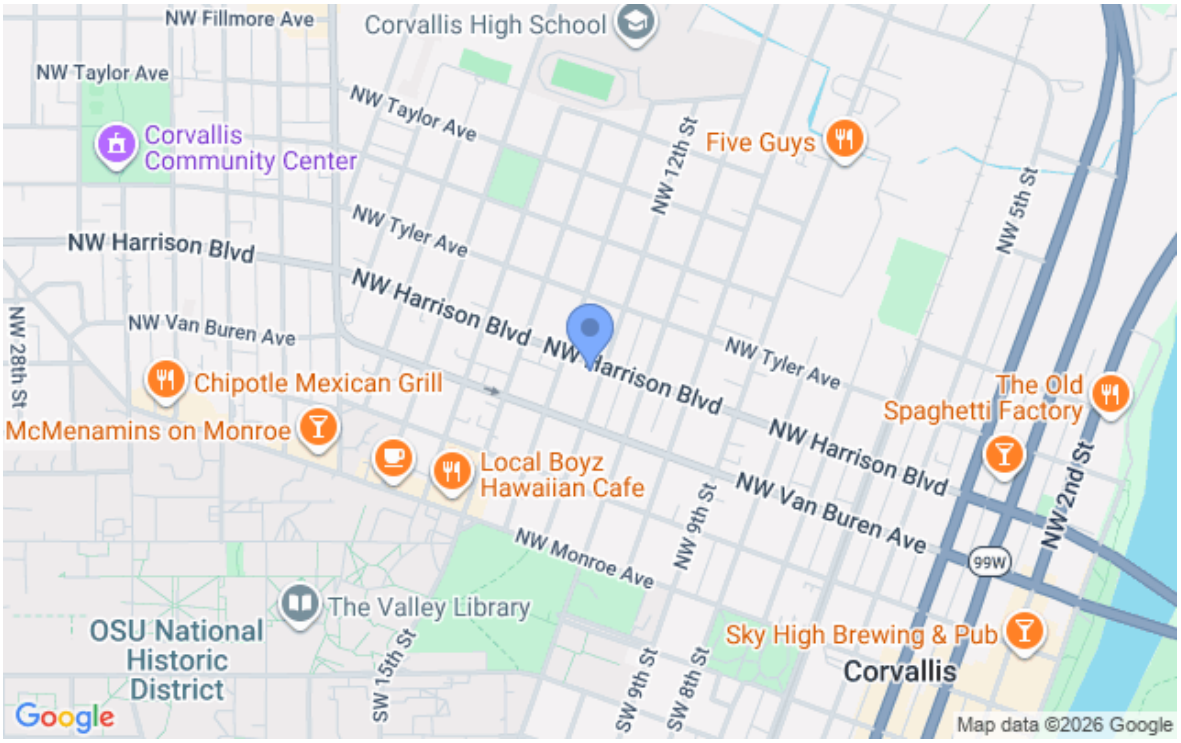

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