

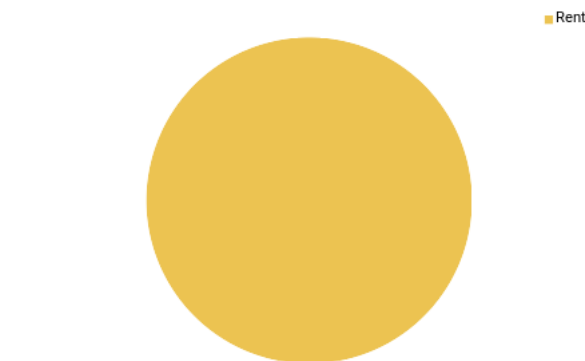
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,400.00	\$1,356.57	\$43.43	5.32%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,784.00	\$35,500.00	1.47%	5.32%

Property Information

Purchase Price:	\$165,000.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$167,500.00
After Repair Value	

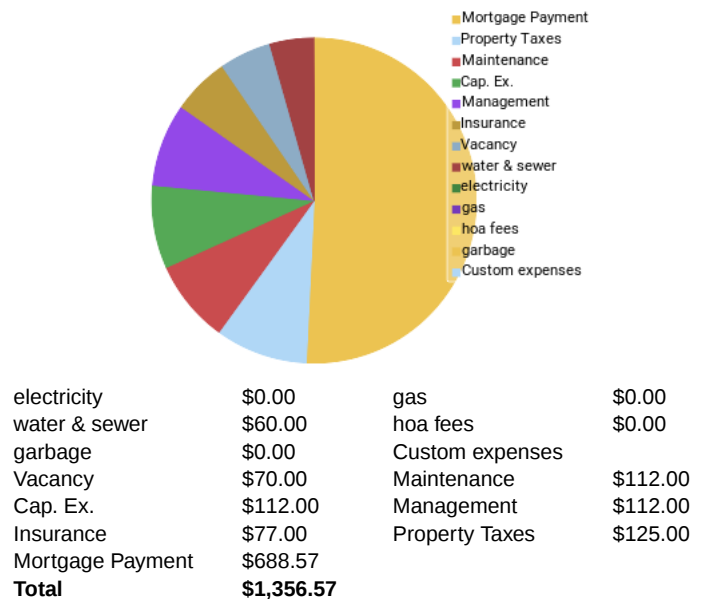
Down Payment:	\$33,000.00
Loan Amount:	\$132,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.750%
Monthly P&I:	\$688.57

Income



Rent	\$1,400.00
Total	\$1,400.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$60.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$70.00	Maintenance	\$112.00
Cap. Ex.	\$112.00	Management	\$112.00
Insurance	\$77.00	Property Taxes	\$125.00
Mortgage Payment	\$688.57		
Total	\$1,356.57		

Financial Projections

Total Initial Equity:	-\$132,000.00		
Gross Rent Multiplier:	9.82		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	5.32%	Debt Coverage Ratio:	1.06
ARV based on Cap Rate:	\$165,000.00		

50% Rule Cash Flow Estimates

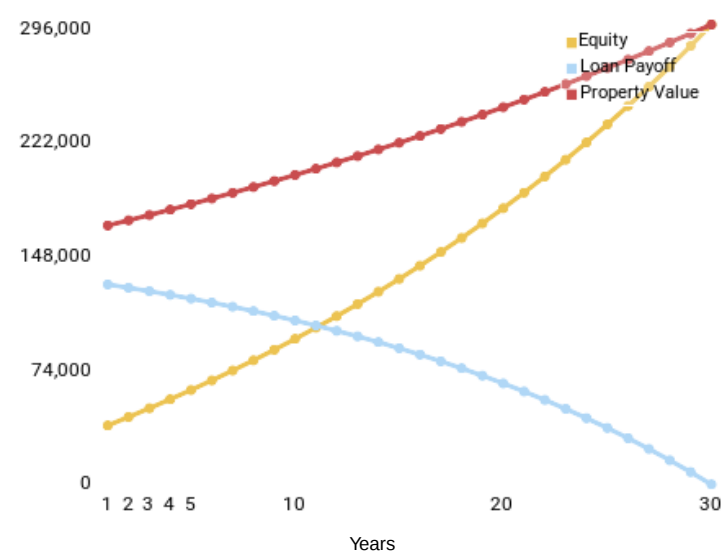
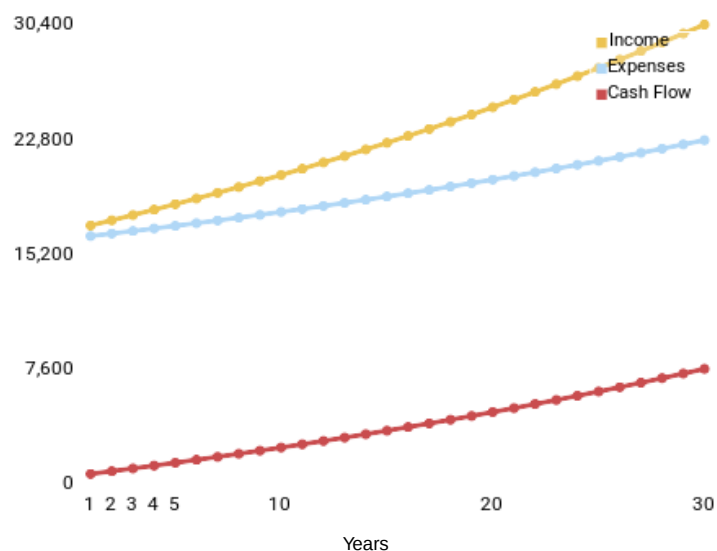
Total Monthly Income:	\$1,400.00
x50% for Expenses:	\$700.00
Monthly Payment/Interest Payment:	\$688.57
Total Monthly Cash Flow using 50% Rule:	\$11.43

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	\$17,136	\$17,479	\$18,549	\$20,479	\$22,611	\$24,964	\$30,431
Total Annual Expenses	\$16,439	\$16,603	\$17,113	\$18,034	\$19,051	\$20,174	\$22,783
Total Annual Cashflow	\$697	\$876	\$1,435	\$2,445	\$3,559	\$4,790	\$7,648
Cash on Cash ROI	1.96%	2.47%	4.04%	6.89%	10.03%	13.49%	21.54%
Property Value	\$168,300	\$171,666	\$182,173	\$201,134	\$222,068	\$245,181	\$298,875
Equity	\$38,337	\$43,839	\$61,396	\$94,580	\$133,543	\$179,508	\$298,875
Loan Balance	\$129,963	\$127,827	\$120,778	\$106,554	\$88,525	\$65,674	\$0
Total Profit if Sold	\$3,534	\$9,911	\$31,208	\$74,558	\$129,044	\$196,446	\$378,965
Compound Annual Growth Rate	10%	13%	13%	12%	11%	10%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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Year Built

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