

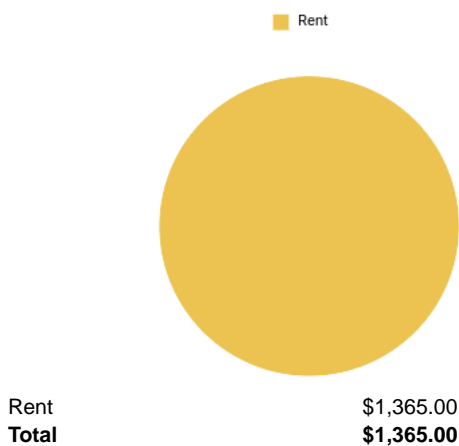
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,365.00	\$1,469.83	-\$104.83	3.52%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$4,751.40	\$28,000.00	-4.49%	3.96%

## Property Information

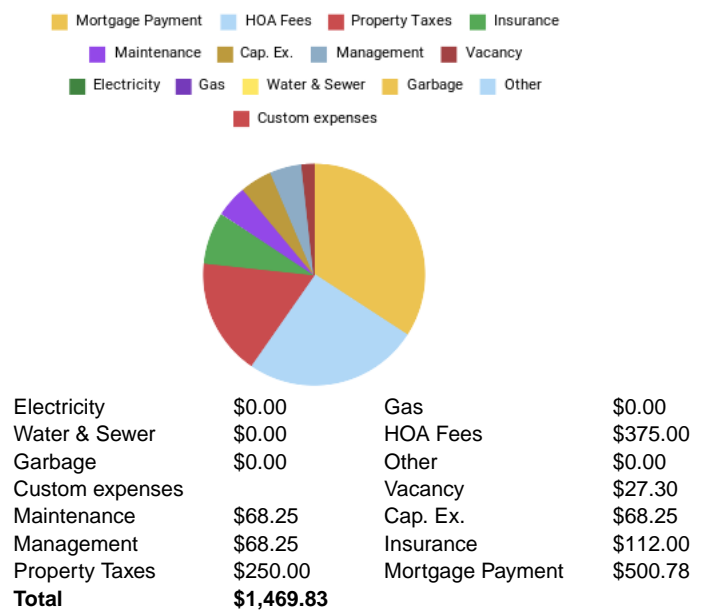
Purchase Price:	\$120,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$1,000.00
<b>Total Cost of Project:</b>	<b>\$124,000.00</b>
After Repair Value	\$135,000.00

Down Payment:	\$24,000.00
Loan Amount:	\$96,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.750%
<b>Monthly P&amp;I:</b>	<b>\$500.78</b>

## Income



## Expenses



Financial Projections

Total Initial Equity:	\$39,000.00		
Gross Rent Multiplier:	7.33		
Income-Expense Ratio (2% Rule):	1.10%		
Typical Cap Rate:	3.96%	Debt Coverage Ratio:	0.79
ARV based on Cap Rate:	\$120,000.00		

50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,365.00
x50% for Expenses:	\$682.50
Monthly Payment/Interest Payment:	\$500.78
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$181.72</b>

Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$16,708	\$17,042	\$18,085	\$19,967	\$22,045	\$24,340	\$29,670
Total Annual Expenses	\$17,871	\$18,108	\$18,848	\$20,185	\$21,660	\$23,289	\$27,073
Total Annual Cashflow	-\$1,163	-\$1,066	-\$763	-\$217	\$385	\$1,051	\$2,597
Cash on Cash ROI	-4.15%	-3.81%	-2.73%	-0.78%	1.38%	3.75%	9.28%
Property Value	\$137,700	\$140,454	\$149,051	\$164,564	\$181,692	\$200,603	\$244,534
Equity	\$43,181	\$47,489	\$61,213	\$87,071	\$117,311	\$152,840	\$244,534
Loan Balance	\$94,519	\$92,965	\$87,838	\$77,494	\$64,382	\$47,763	\$0
Total Profit if Sold	\$14,018	\$17,260	\$28,387	\$52,044	\$82,981	\$122,408	\$232,863
Annualized Total Return	50%	27%	15%	11%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data



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