

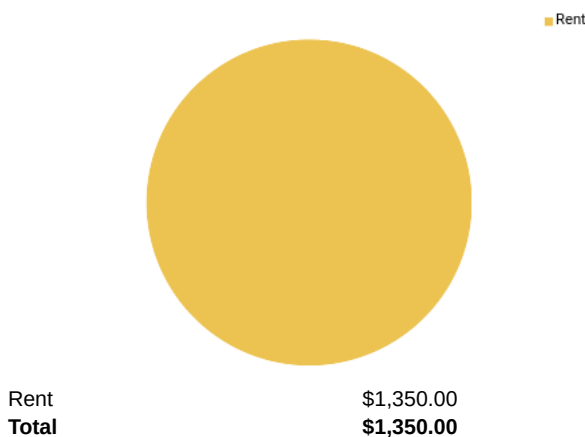
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,350.00	\$1,306.88	\$43.12	4.50%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,172.00	\$25,920.00	2.00%	4.50%

Property Information

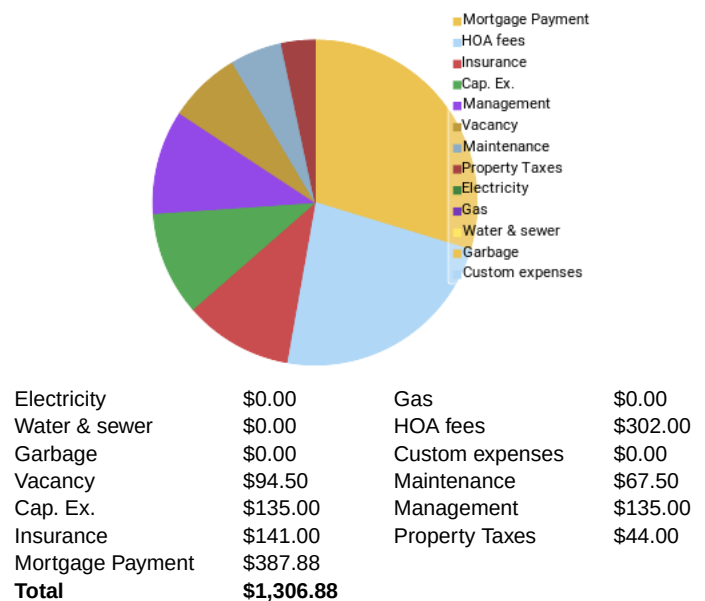
Purchase Price:	\$115,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$117,000.00
After Repair Value	

Down Payment:	\$23,000.00
Loan Amount:	\$92,000.00
Loan Points:	1.0
Loan Fees:	\$920.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	\$387.88

Income



Expenses



Financial Projections

Total Initial Equity:	-\$92,000.00		
Gross Rent Multiplier:	7.10		
Income-Expense Ratio (2% Rule):	1.15%		
Typical Cap Rate:	4.50%	Debt Coverage Ratio:	1.11
ARV based on Cap Rate:	\$115,000.00		

50% Rule Cash Flow Estimates

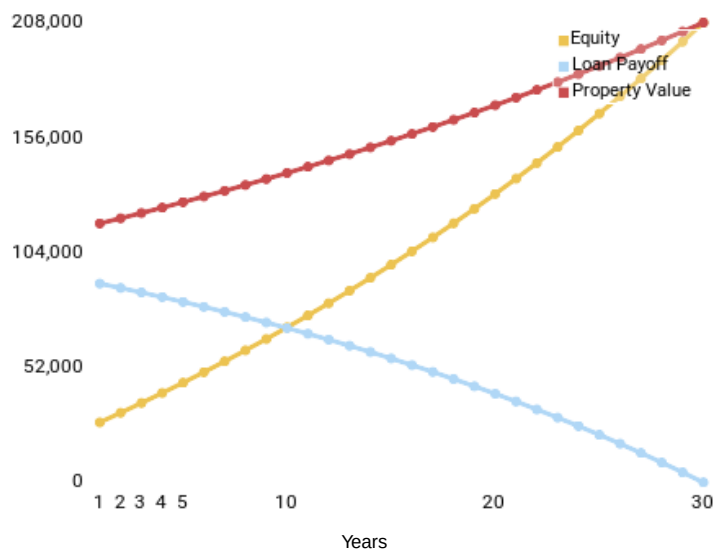
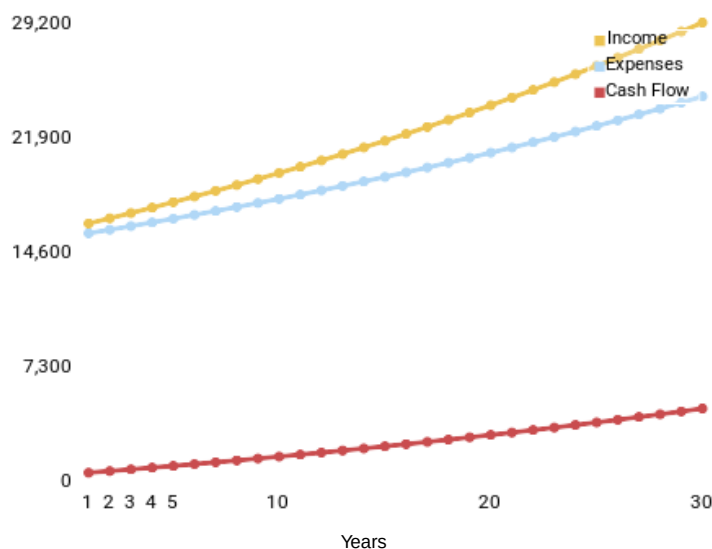
Total Monthly Income:	\$1,350.00
x50% for Expenses:	\$675.00
Monthly Payment/Interest Payment:	\$387.88
Total Monthly Cash Flow using 50% Rule:	\$287.12

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	\$16,524	\$16,854	\$17,886	\$19,748	\$21,803	\$24,072	\$29,344
Total Annual Expenses	\$15,903	\$16,128	\$16,830	\$18,098	\$19,497	\$21,042	\$24,630
Total Annual Cashflow	\$621	\$726	\$1,056	\$1,650	\$2,306	\$3,031	\$4,714
Cash on Cash ROI	2.40%	2.80%	4.07%	6.37%	8.90%	11.69%	18.19%
Property Value	\$117,300	\$119,646	\$126,969	\$140,184	\$154,775	\$170,884	\$208,307
Equity	\$27,221	\$31,546	\$45,175	\$70,246	\$98,608	\$130,715	\$208,307
Loan Balance	\$90,079	\$88,100	\$81,794	\$69,938	\$56,167	\$40,169	\$0
Total Profit if Sold	\$1,922	\$6,973	\$23,436	\$55,546	\$94,101	\$139,884	\$256,766
Compound Annual Growth Rate	7%	13%	14%	12%	11%	10%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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