

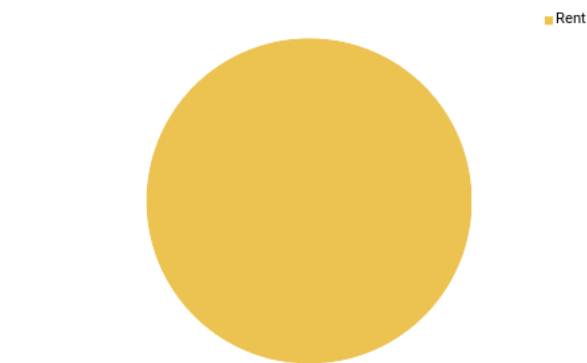
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,735.00	\$1,460.12	\$274.88	7.89%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$11,831.40	\$39,500.00	8.35%	7.89%

Property Information

Purchase Price:	\$149,999.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$151,999.00
After Repair Value	

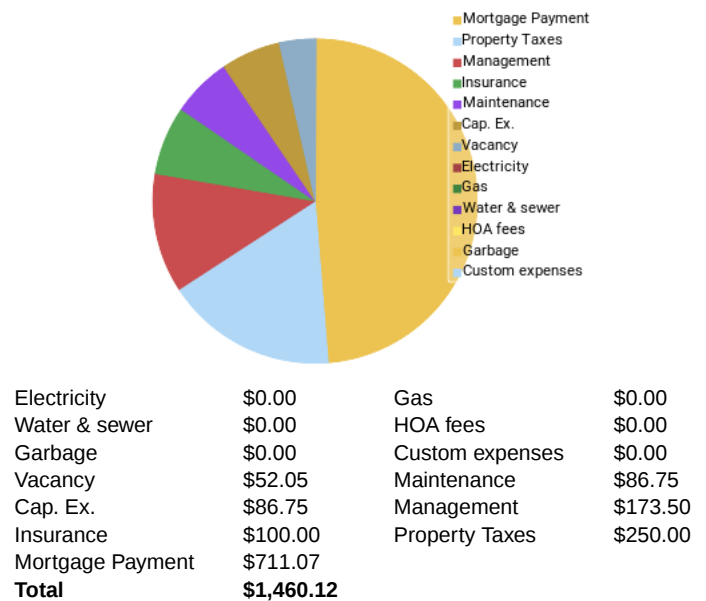
Down Payment:	\$37,500.00
Loan Amount:	\$112,499.00
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.500%
Monthly P&I:	\$711.07

Income



Rent	\$1,735.00
Total	\$1,735.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$52.05	Maintenance	\$86.75
Cap. Ex.	\$86.75	Management	\$173.50
Insurance	\$100.00	Property Taxes	\$250.00
Mortgage Payment	\$711.07		
Total	\$1,460.12		

Financial Projections

Total Initial Equity:	-\$112,499.00		
Gross Rent Multiplier:	7.20		
Income-Expense Ratio (2% Rule):	1.14%		
Typical Cap Rate:	7.89%	Debt Coverage Ratio:	1.39
ARV based on Cap Rate:	\$149,999.00		

50% Rule Cash Flow Estimates

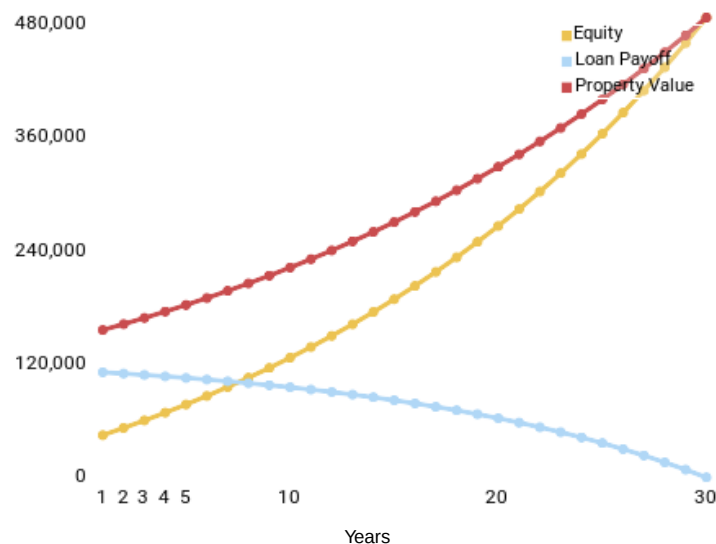
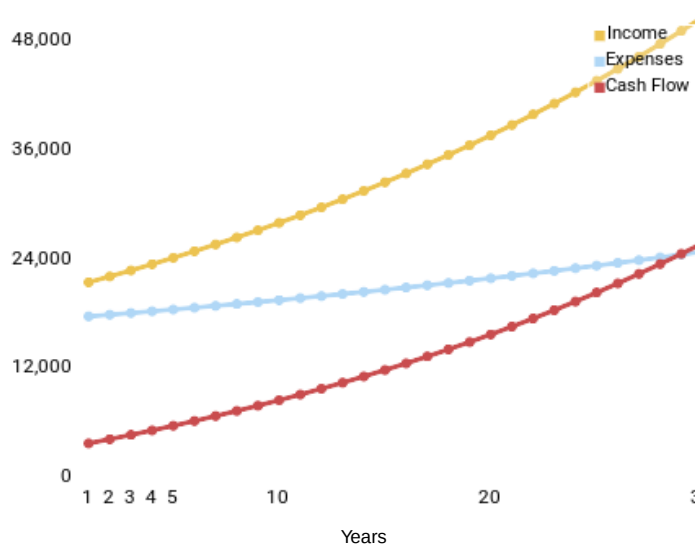
Total Monthly Income:	\$1,735.00
x50% for Expenses:	\$867.50
Monthly Payment/Interest Payment:	\$711.07
Total Monthly Cash Flow using 50% Rule:	\$156.43

Analysis Over Time

Annual Growth Assumptions	2% Expenses	3% Income	4% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$21,445	\$22,088	\$24,136	\$27,980	\$32,437	\$37,603	\$50,536
Total Annual Expenses	\$17,701	\$17,885	\$18,457	\$19,490	\$20,630	\$21,889	\$24,814
Total Annual Cashflow	\$3,743	\$4,203	\$5,679	\$8,490	\$11,807	\$15,714	\$25,721
Cash on Cash ROI	9.48%	10.64%	14.38%	21.49%	29.89%	39.78%	65.12%
Property Value	\$155,999	\$162,239	\$182,497	\$222,035	\$270,140	\$328,666	\$486,506
Equity	\$44,757	\$52,339	\$77,185	\$126,663	\$188,511	\$266,043	\$486,506
Loan Balance	\$111,242	\$109,900	\$105,311	\$95,372	\$81,628	\$62,623	\$0
Total Profit if Sold	-\$1,919	\$9,429	\$48,386	\$131,739	\$242,403	\$386,337	\$805,258
Compound Annual Growth Rate	-5%	11%	17%	16%	14%	13%	11%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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