



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$900.00	\$689.51	\$210.49	5.51%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,372.00	\$26,580.00	9.50%	6.89%

Property Information

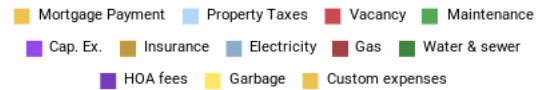
Purchase Price:	\$136,000.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$20,000.00
Total Cost of Project:	\$158,500.00
After Repair Value	\$170,000.00
Down Payment:	\$4,080.00
Loan Amount:	\$131,920.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.200%
Monthly P&I:	\$570.51

Income



Rent	\$900.00
Total	\$900.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$27.00	Maintenance	\$22.50
Cap. Ex.	\$22.50	Insurance	\$6.00
Property Taxes	\$41.00	Mortgage Payment	\$570.51
Total	\$689.51		

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Financial Projections

Total Initial Equity:	\$38,080.00		
Gross Rent Multiplier:	12.59		
Income-Expense Ratio (2% Rule):	0.57%		
Typical Cap Rate:	6.89%	Debt Coverage Ratio:	1.37
ARV based on Cap Rate:	\$136,000.00		

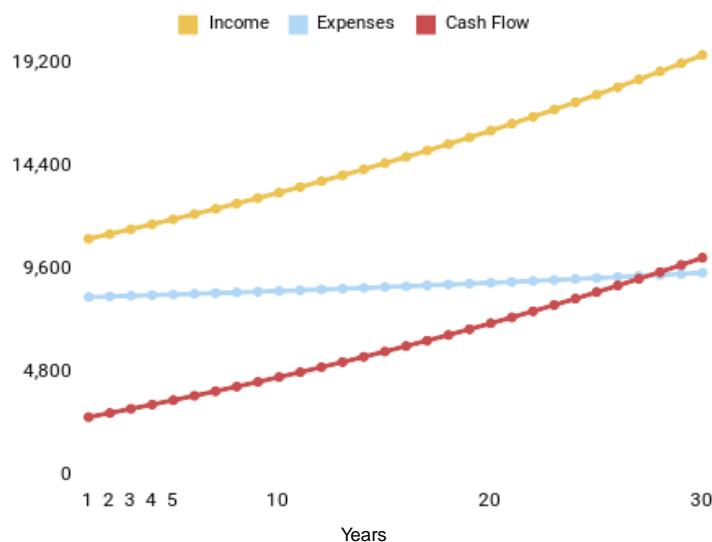
50% Rule Cash Flow Estimates

Total Monthly Income:	\$900.00
x50% for Expenses:	\$450.00
Monthly Payment/Interest Payment:	\$570.51
Total Monthly Cash Flow using 50% Rule:	-\$120.51

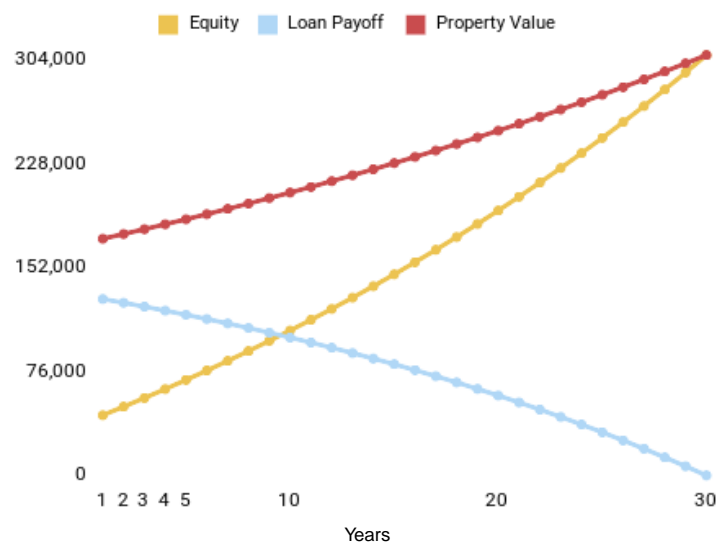
Analysis Over Time

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	\$11,016	\$11,236	\$11,924	\$13,165	\$14,535	\$16,048	\$19,563
Total Annual Expenses	\$8,303	\$8,332	\$8,423	\$8,587	\$8,768	\$8,968	\$9,433
Total Annual Cashflow	\$2,713	\$2,905	\$3,501	\$4,578	\$5,767	\$7,080	\$10,130
Cash on Cash ROI	10.21%	10.93%	13.17%	17.22%	21.70%	26.64%	38.11%
Property Value	\$173,400	\$176,868	\$187,694	\$207,229	\$228,798	\$252,611	\$307,931
Equity	\$44,144	\$50,362	\$69,985	\$106,193	\$147,324	\$194,089	\$307,931
Loan Balance	\$129,256	\$126,506	\$117,709	\$101,036	\$81,473	\$58,522	\$0
Total Profit if Sold	\$20,277	\$29,399	\$58,922	\$115,825	\$183,368	\$262,856	\$463,776
Annualized Total Return	76%	45%	26%	18%	15%	13%	10%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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Year Built

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