



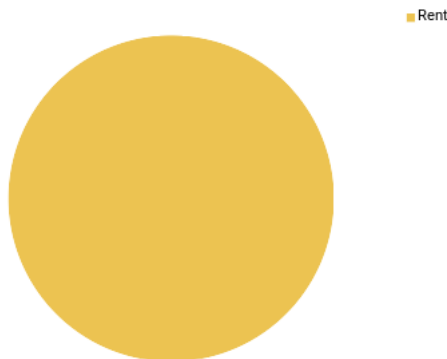
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,400.00	\$1,012.49	\$387.51	9.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,956.00	\$17,900.00	25.98%	9.59%

Property Information

Purchase Price:	\$83,000.00
Purchase Closing Costs:	\$1,300.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$84,300.00
After Repair Value	

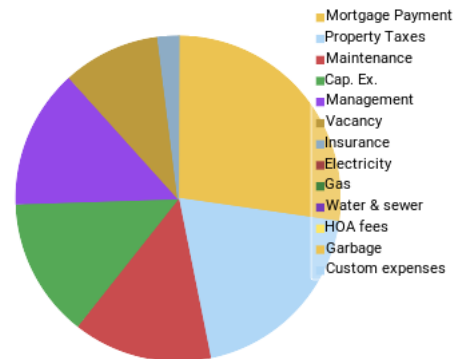
Down Payment:	\$16,600.00
Loan Amount:	\$66,400.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	2.875%
Monthly P&I:	\$275.49

Income



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

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$98.00	Maintenance	\$140.00
Cap. Ex.	\$140.00	Management	\$140.00
Insurance	\$21.00	Property Taxes	\$198.00
Mortgage Payment	\$275.49		
Total	\$1,012.49		

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Financial Projections

Total Initial Equity:	-	\$66,400.00		
Gross Rent Multiplier:		4.94		
Income-Expense Ratio (2% Rule):		1.66%		
Typical Cap Rate:		9.59%	Debt Coverage Ratio:	2.41
ARV based on Cap Rate:		\$83,000.00		

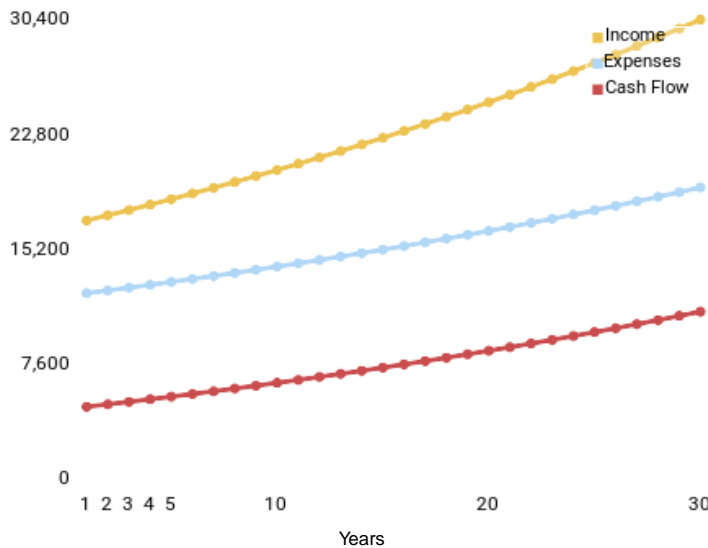
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,400.00
x50% for Expenses:	\$700.00
Monthly Payment/Interest Payment:	\$275.49
Total Monthly Cash Flow using 50% Rule:	\$424.51

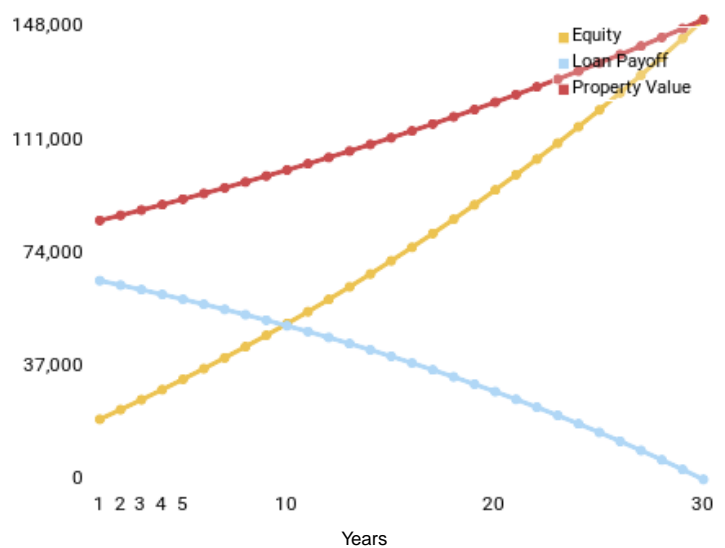
Analysis Over Time

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	\$17,136	\$17,479	\$18,549	\$20,479	\$22,611	\$24,964	\$30,431
Total Annual Expenses	\$12,327	\$12,507	\$13,070	\$14,087	\$15,209	\$16,448	\$19,326
Total Annual Cashflow	\$4,809	\$4,972	\$5,478	\$6,392	\$7,402	\$8,516	\$11,105
Cash on Cash ROI	26.87%	27.77%	30.60%	35.71%	41.35%	47.58%	62.04%
Property Value	\$84,660	\$86,353	\$91,639	\$101,177	\$111,707	\$123,334	\$150,343
Equity	\$19,675	\$22,825	\$32,740	\$50,938	\$71,465	\$94,632	\$150,343
Loan Balance	\$64,985	\$63,528	\$58,898	\$50,239	\$40,242	\$28,701	\$0
Total Profit if Sold	\$6,585	\$14,706	\$40,542	\$88,838	\$144,316	\$207,791	\$362,482
Compound Annual Growth Rate	37%	35%	27%	20%	16%	14%	11%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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