



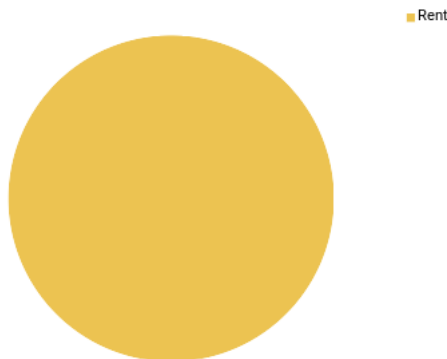
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,525.00	\$4,207.74	-\$682.74	3.20%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$15,363.00	\$24,400.00	-33.58%	3.20%

Property Information

Purchase Price:	\$480,000.00
Purchase Closing Costs:	\$10,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$490,000.00
After Repair Value	

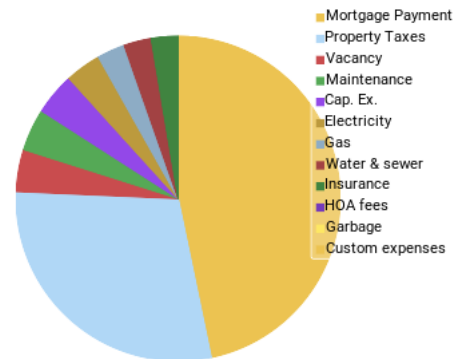
Down Payment:	\$14,400.00
Loan Amount:	\$465,600.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	\$1,962.99

Income



Rent	\$3,525.00
Total	\$3,525.00

Expenses



Electricity	\$150.00	Gas	\$117.00
Water & sewer	\$115.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$176.25	Maintenance	\$176.25
Cap. Ex.	\$176.25	Insurance	\$115.00
Property Taxes	\$1,219.00	Mortgage Payment	\$1,962.99
Total	\$4,207.74		

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Financial Projections

Total Initial Equity:	-\$465,600.00		
Gross Rent Multiplier:	11.35		
Income-Expense Ratio (2% Rule):	0.72%		
Typical Cap Rate:	3.20%	Debt Coverage Ratio:	0.65
ARV based on Cap Rate:	\$480,000.00		

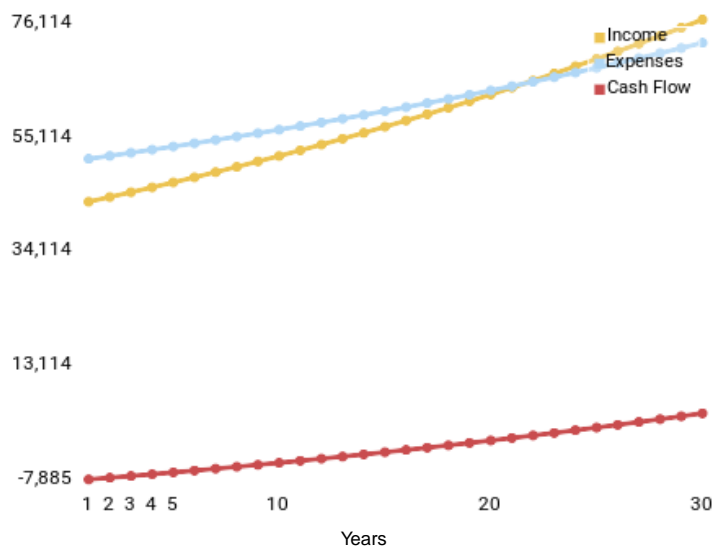
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,525.00
x50% for Expenses:	\$1,762.50
Monthly Payment/Interest Payment:	\$1,962.99
Total Monthly Cash Flow using 50% Rule:	-\$200.49

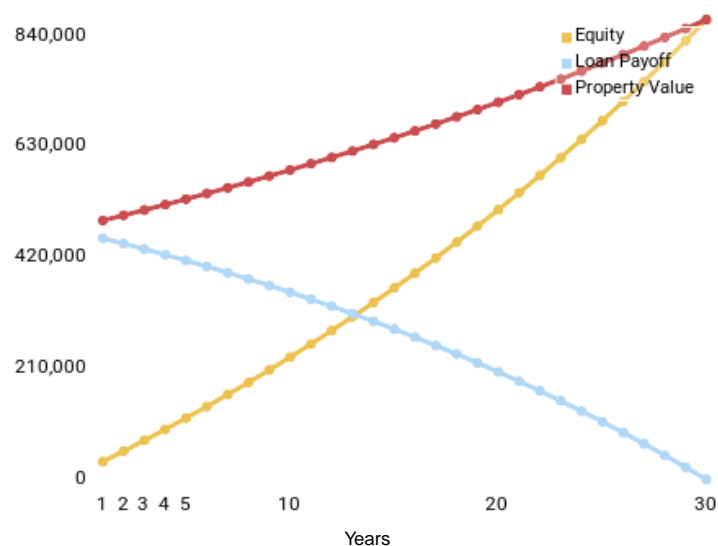
Analysis Over Time

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	\$43,146	\$44,009	\$46,703	\$51,563	\$56,930	\$62,856	\$76,621
Total Annual Expenses	\$51,032	\$51,581	\$53,296	\$56,392	\$59,810	\$63,583	\$72,349
Total Annual Cashflow	-\$7,886	-\$7,572	-\$6,594	-\$4,828	-\$2,879	-\$727	\$4,272
Cash on Cash ROI	-32.32%	-31.03%	-27.02%	-19.79%	-11.80%	-2.98%	17.51%
Property Value	\$489,600	\$499,392	\$529,959	\$585,117	\$646,017	\$713,255	\$869,454
Equity	\$33,721	\$53,529	\$116,011	\$231,169	\$361,765	\$509,964	\$869,454
Loan Balance	\$455,879	\$445,863	\$413,948	\$353,948	\$284,251	\$203,291	\$0
Total Profit if Sold	\$1,435	\$13,671	\$55,380	\$142,795	\$255,020	\$395,193	\$774,090
Compound Annual Growth Rate	6%	25%	27%	21%	18%	15%	12%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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Year Built

1930

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