

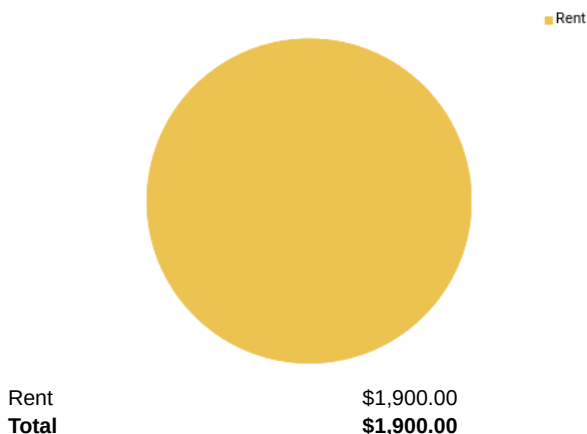
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,900.00	\$1,584.09	\$315.91	6.59%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,971.60	\$56,250.00	6.74%	8.47%

Property Information

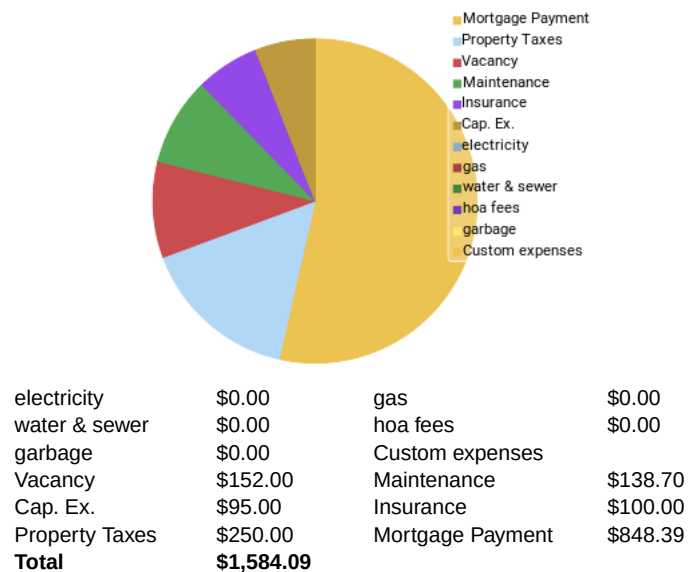
Purchase Price:	\$165,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$10,000.00
Total Cost of Project:	\$180,000.00
After Repair Value	\$212,000.00

Down Payment:	\$41,250.00
Loan Amount:	\$123,750.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	7.300%
Monthly P&I:	\$848.39

Income



Expenses



Financial Projections

Total Initial Equity:	\$88,250.00		
Gross Rent Multiplier:	7.24		
Income-Expense Ratio (2% Rule):	1.06%		
Typical Cap Rate:	8.47%	Debt Coverage Ratio:	1.37
ARV based on Cap Rate:	\$165,000.00		

50% Rule Cash Flow Estimates

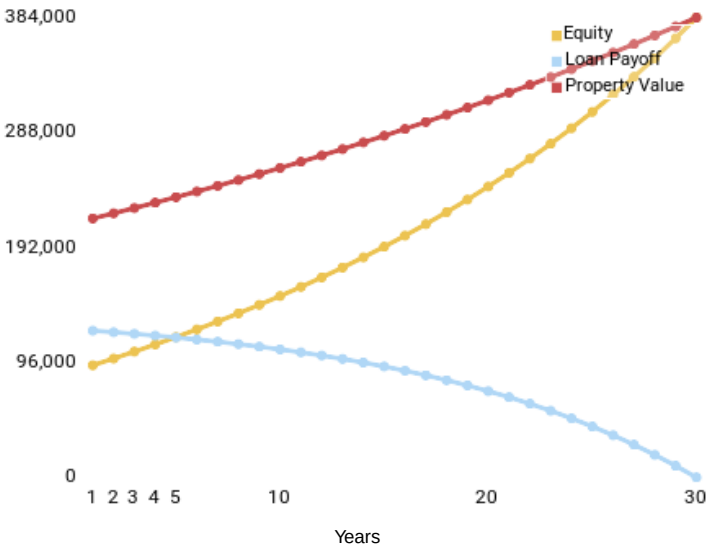
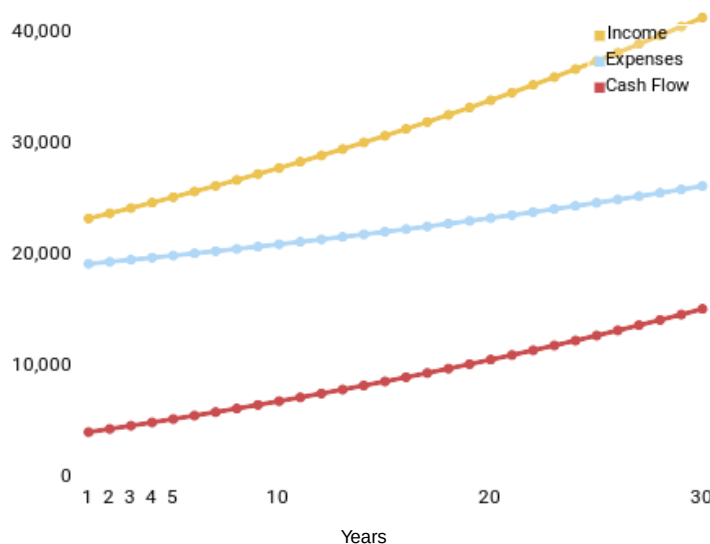
Total Monthly Income:	\$1,900.00
x50% for Expenses:	\$950.00
Monthly Payment/Interest Payment:	\$848.39
Total Monthly Cash Flow using 50% Rule:	\$101.61

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	\$23,256	\$23,721	\$25,173	\$27,793	\$30,686	\$33,880	\$41,299
Total Annual Expenses	\$19,186	\$19,366	\$19,928	\$20,942	\$22,063	\$23,299	\$26,172
Total Annual Cashflow	\$4,070	\$4,355	\$5,245	\$6,851	\$8,623	\$10,580	\$15,127
Cash on Cash ROI	7.24%	7.74%	9.32%	12.18%	15.33%	18.81%	26.89%
Property Value	\$216,240	\$220,565	\$234,065	\$258,427	\$285,324	\$315,021	\$384,009
Equity	\$93,676	\$99,277	\$117,211	\$151,496	\$192,673	\$242,916	\$384,009
Loan Balance	\$122,564	\$121,288	\$116,854	\$106,930	\$92,651	\$72,105	\$0
Total Profit if Sold	\$25,278	\$34,910	\$66,666	\$130,102	\$208,761	\$305,687	\$571,673
Compound Annual Growth Rate	45%	27%	17%	13%	11%	10%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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