



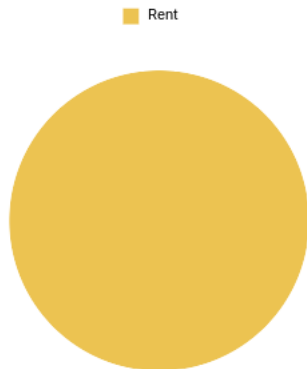
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$4,100.00	\$3,399.66	\$700.34	5.87%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$27,876.00	\$106,000.00	7.93%	5.87%

### Property Information

Purchase Price:	\$475,000.00
Purchase Closing Costs:	\$11,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$486,000.00</b>
After Repair Value	

Down Payment:	\$95,000.00
Loan Amount:	\$380,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.100%
<b>Monthly P&amp;I:</b>	<b>\$1,622.66</b>

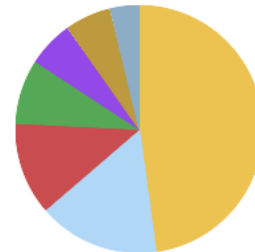
### Income



Rent	\$4,100.00
<b>Total</b>	<b>\$4,100.00</b>

### Expenses

- Mortgage Payment
- Property Taxes
- Management
- Vacancy
- Maintenance
- Cap. Ex.
- Insurance
- electricity
- gas
- water & sewer
- hoa fees
- garbage
- Custom expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$287.00	Maintenance	\$205.00
Cap. Ex.	\$205.00	Management	\$410.00
Insurance	\$130.00	Property Taxes	\$540.00
Mortgage Payment	\$1,622.66		
<b>Total</b>	<b>\$3,399.66</b>		

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## Financial Projections

Total Initial Equity:	-\$380,000.00		
Gross Rent Multiplier:	9.65		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	5.87%	Debt Coverage Ratio:	1.43
ARV based on Cap Rate:	\$475,000.00		

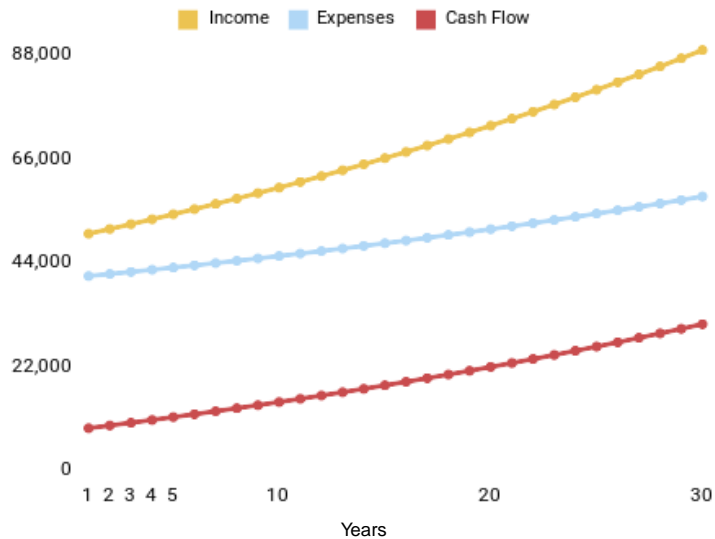
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$4,100.00
x50% for Expenses:	\$2,050.00
Monthly Payment/Interest Payment:	\$1,622.66
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$427.34</b>

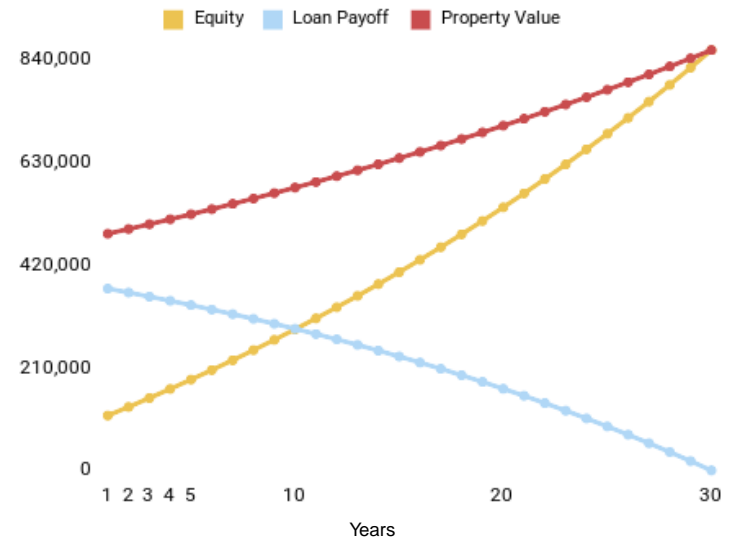
## Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		Year 30
	Expenses	Income	Income	Property Value	Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	
Total Annual Income	\$50,184	\$51,188	\$54,321	\$59,975	\$66,217	\$73,109	\$89,119
Total Annual Expenses	\$41,222	\$41,657	\$43,015	\$45,466	\$48,171	\$51,158	\$58,097
Total Annual Cashflow	\$8,962	\$9,530	\$11,305	\$14,509	\$18,045	\$21,950	\$31,022
Cash on Cash ROI	8.45%	8.99%	10.67%	13.69%	17.02%	20.71%	29.27%
Property Value	\$484,500	\$494,190	\$524,438	\$579,022	\$639,287	\$705,825	\$860,397
Equity	\$112,302	\$130,040	\$185,981	\$289,063	\$405,946	\$538,580	\$860,397
Loan Balance	\$372,198	\$364,150	\$338,457	\$289,959	\$233,342	\$167,245	\$0
Total Profit if Sold	\$15,264	\$42,532	\$130,590	\$299,682	\$499,579	\$734,001	\$1,323,732
Annualized Total Return	14%	18%	17%	14%	12%	11%	9%

### Income, Expenses and Cash Flow (in \$)

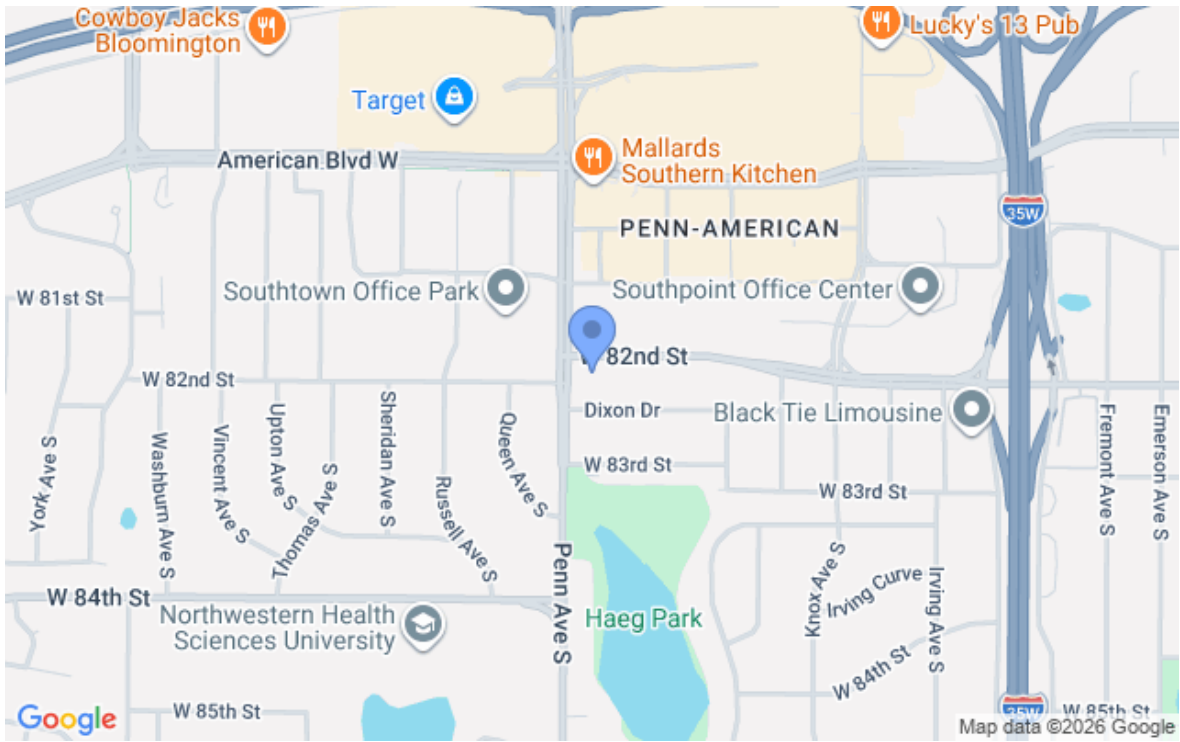


### Loan Balance, Value and Equity (in \$)



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