



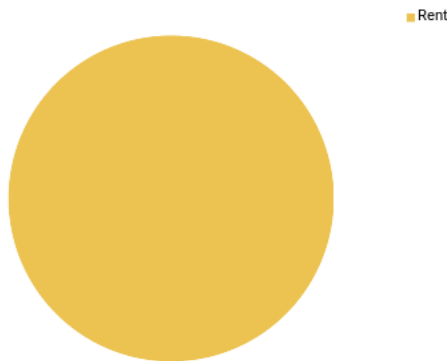
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,500.00	\$1,965.68	\$534.32	6.31%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$18,300.00	\$67,000.00	9.57%	6.31%

**Property Information**

Purchase Price:	\$290,000.00
Purchase Closing Costs:	\$9,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$299,000.00</b>
After Repair Value	

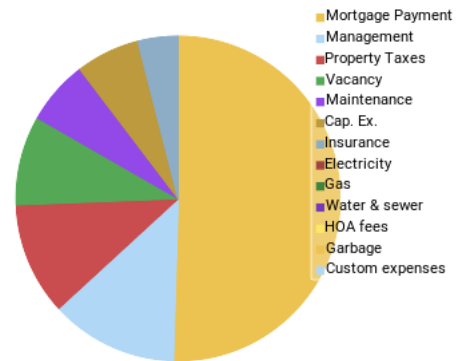
Down Payment:	\$58,000.00
Loan Amount:	\$232,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.100%
<b>Monthly P&amp;I:</b>	<b>\$990.68</b>

**Income**



Rent	\$2,500.00
<b>Total</b>	<b>\$2,500.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Vacancy	\$175.00	Maintenance	\$125.00
Cap. Ex.	\$125.00	Management	\$250.00
Insurance	\$80.00	Property Taxes	\$220.00
Mortgage Payment	\$990.68		
<b>Total</b>	<b>\$1,965.68</b>		

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## Financial Projections

Total Initial Equity:	-	\$232,000.00		
Gross Rent Multiplier:		9.67		
Income-Expense Ratio (2% Rule):		0.84%		
Typical Cap Rate:		6.31%	Debt Coverage Ratio:	1.54
ARV based on Cap Rate:		\$290,000.00		

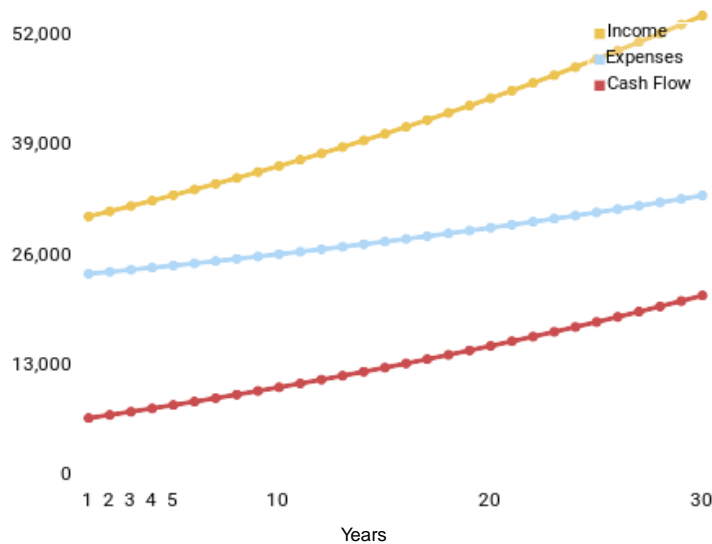
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,500.00
x50% for Expenses:	\$1,250.00
Monthly Payment/Interest Payment:	\$990.68
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$259.32</b>

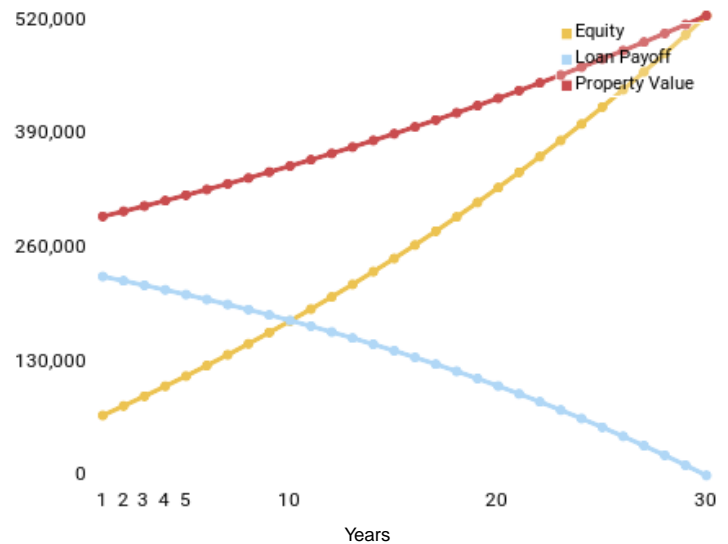
## Analysis Over Time

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	\$30,600	\$31,212	\$33,122	\$36,570	\$40,376	\$44,578	\$54,341	
Total Annual Expenses	\$23,822	\$24,061	\$24,806	\$26,150	\$27,635	\$29,274	\$33,081	
Total Annual Cashflow	\$6,778	\$7,151	\$8,317	\$10,419	\$12,741	\$15,305	\$21,260	
Cash on Cash ROI	10.12%	10.67%	12.41%	15.55%	19.02%	22.84%	31.73%	
Property Value	\$295,800	\$301,716	\$320,183	\$353,508	\$390,302	\$430,925	\$525,295	
Equity	\$68,563	\$79,393	\$113,546	\$176,480	\$247,840	\$328,817	\$525,295	
Loan Balance	\$227,237	\$222,323	\$206,637	\$177,028	\$142,461	\$102,108	\$0	
Total Profit if Sold	\$8,341	\$26,322	\$84,244	\$194,987	\$325,317	\$477,589	\$858,895	
Compound Annual Growth Rate	12%	18%	18%	15%	13%	11%	9%	

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

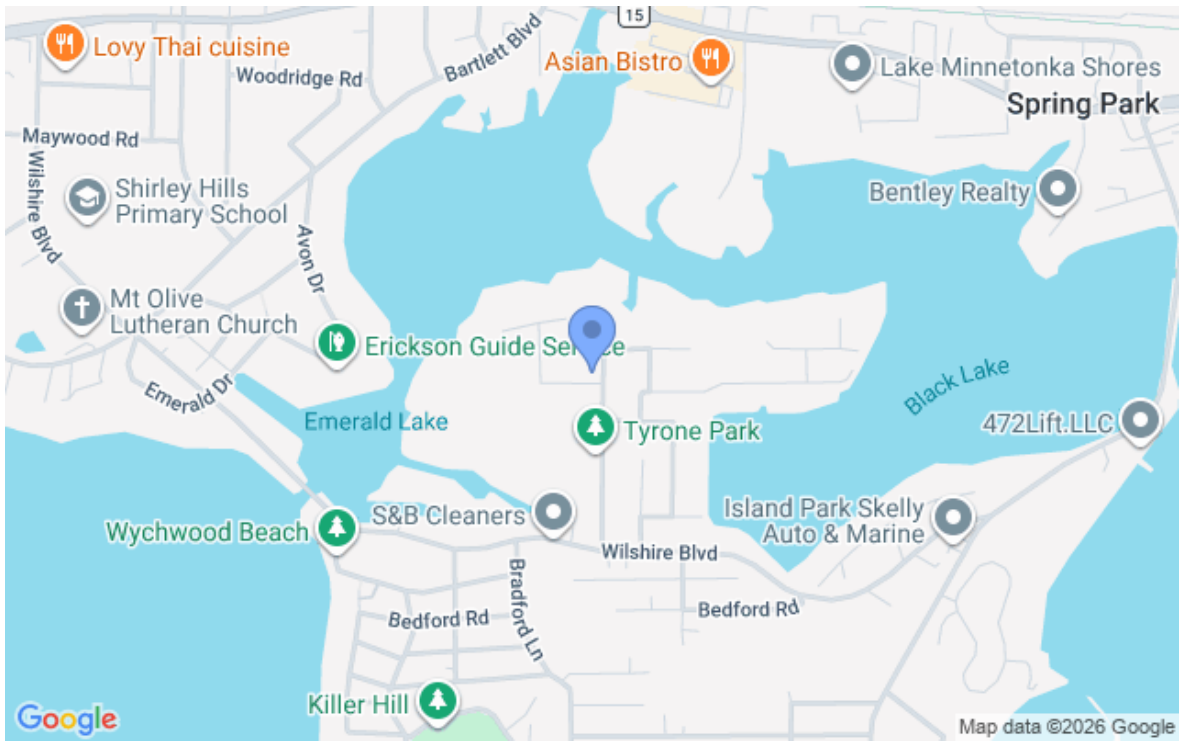


### Loan Balance, Value and Equity (in \$)



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