

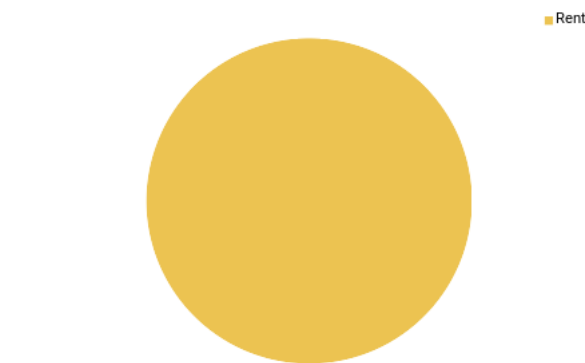
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,300.00	\$2,149.41	\$150.59	6.85%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$11,304.00	\$39,000.00	4.63%	6.85%

Property Information

Purchase Price:	\$165,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$171,000.00
After Repair Value	

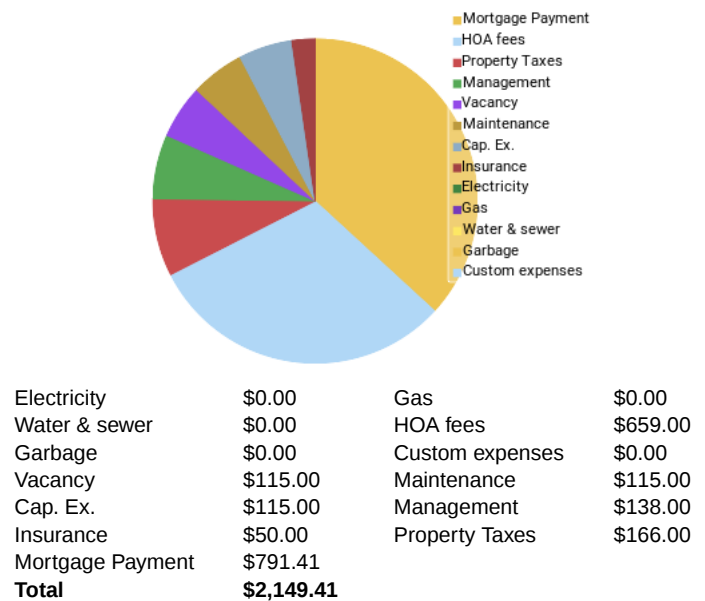
Down Payment:	\$33,000.00
Loan Amount:	\$132,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.000%
Monthly P&I:	\$791.41

Income



Rent	\$2,300.00
Total	\$2,300.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$659.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$115.00	Maintenance	\$115.00
Cap. Ex.	\$115.00	Management	\$138.00
Insurance	\$50.00	Property Taxes	\$166.00
Mortgage Payment	\$791.41		
Total	\$2,149.41		

Financial Projections

Total Initial Equity:	-\$132,000.00		
Gross Rent Multiplier:	5.98		
Income-Expense Ratio (2% Rule):	1.35%		
Typical Cap Rate:	6.85%	Debt Coverage Ratio:	1.19
ARV based on Cap Rate:	\$165,000.00		

50% Rule Cash Flow Estimates

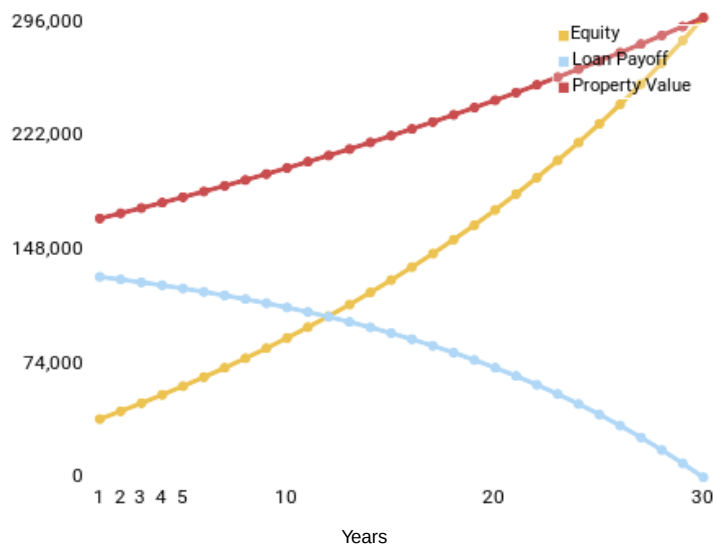
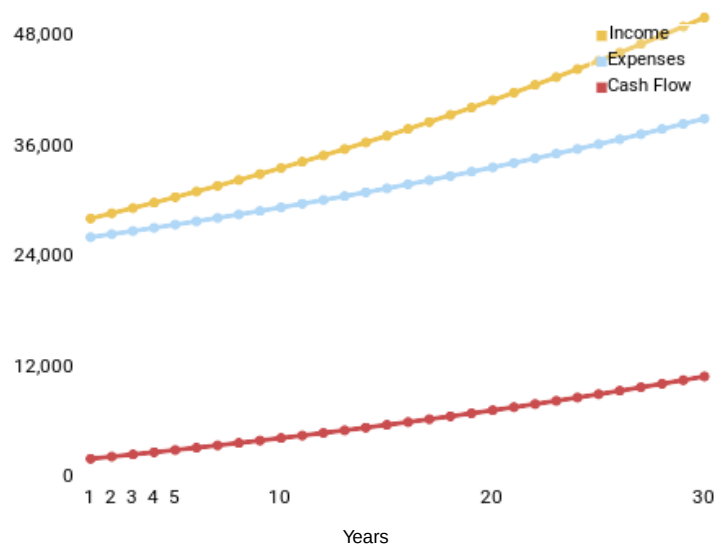
Total Monthly Income:	\$2,300.00
x50% for Expenses:	\$1,150.00
Monthly Payment/Interest Payment:	\$791.41
Total Monthly Cash Flow using 50% Rule:	\$358.59

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	\$28,152	\$28,715	\$30,473	\$33,644	\$37,146	\$41,012	\$49,994
Total Annual Expenses	\$26,119	\$26,451	\$27,489	\$29,362	\$31,429	\$33,712	\$39,015
Total Annual Cashflow	\$2,033	\$2,264	\$2,984	\$4,283	\$5,717	\$7,300	\$10,979
Cash on Cash ROI	5.21%	5.80%	7.65%	10.98%	14.66%	18.72%	28.15%
Property Value	\$168,300	\$171,666	\$182,173	\$201,134	\$222,068	\$245,181	\$298,875
Equity	\$37,921	\$43,008	\$59,342	\$90,669	\$128,284	\$173,897	\$298,875
Loan Balance	\$130,379	\$128,658	\$122,832	\$110,465	\$93,784	\$71,285	\$0
Total Profit if Sold	-\$11,668	-\$4,570	\$19,197	\$67,866	\$129,570	\$206,721	\$420,306
Compound Annual Growth Rate	-30%	-6%	8%	11%	10%	10%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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