

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,525.00	\$1,039.86	\$485.14	7.54%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$13,266.00	\$49,043.00	11.87%	7.54%

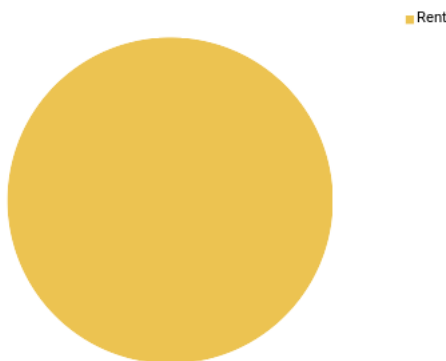
Property Information

Purchase Price:	\$175,900.00
Purchase Closing Costs:	\$5,068.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$180,968.00
After Repair Value	

Down Payment:	\$43,975.00
Loan Amount:	\$131,925.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.875%
Monthly P&I:	\$620.36

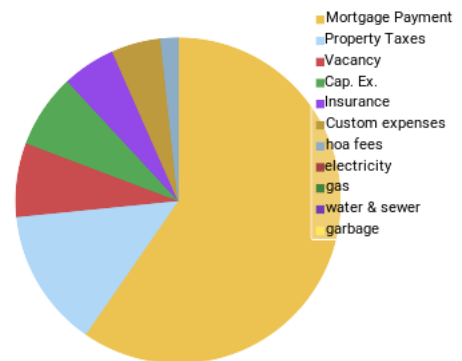


Income



Rent	\$1,525.00
Total	\$1,525.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$18.00
garbage	\$0.00	Custom expenses	\$51.00
Vacancy	\$76.25	Cap. Ex.	\$76.25
Insurance	\$55.00	Property Taxes	\$143.00
Mortgage Payment	\$620.36		
Total	\$1,039.86		

Financial Projections

Total Initial Equity:	-\$131,925.00		
Gross Rent Multiplier:	9.61		
Income-Expense Ratio (2% Rule):	0.84%		
Typical Cap Rate:	7.54%	Debt Coverage Ratio:	1.78
ARV based on Cap Rate:	\$175,900.00		

50% Rule Cash Flow Estimates

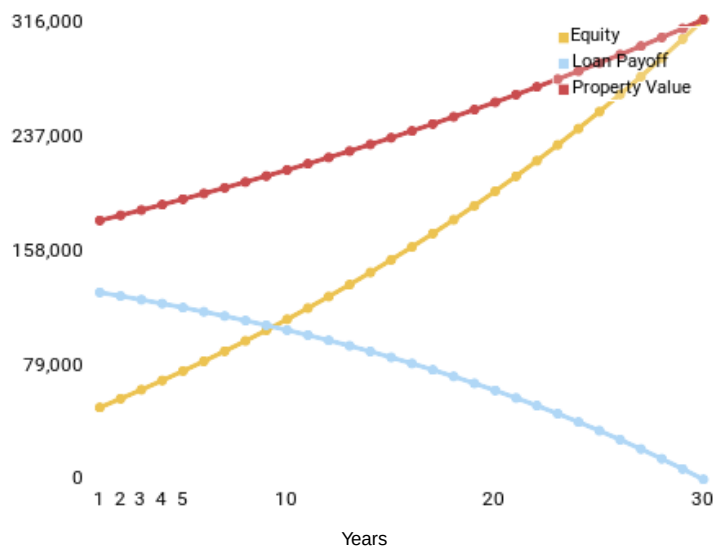
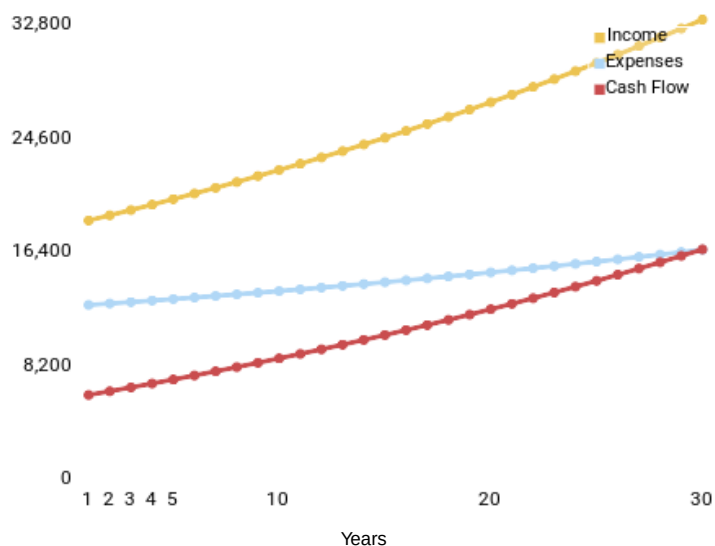
Total Monthly Income:	\$1,525.00
x50% for Expenses:	\$762.50
Monthly Payment/Interest Payment:	\$620.36
Total Monthly Cash Flow using 50% Rule:	\$142.14

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	\$18,666	\$19,039	\$20,205	\$22,308	\$24,629	\$27,193	\$33,148
Total Annual Expenses	\$12,579	\$12,682	\$13,002	\$13,581	\$14,219	\$14,925	\$16,563
Total Annual Cashflow	\$6,087	\$6,358	\$7,202	\$8,727	\$10,410	\$12,268	\$16,585
Cash on Cash ROI	12.41%	12.96%	14.69%	17.79%	21.23%	25.02%	33.82%
Property Value	\$179,418	\$183,006	\$194,208	\$214,421	\$236,738	\$261,378	\$318,619
Equity	\$49,867	\$55,923	\$75,127	\$110,927	\$152,156	\$199,744	\$318,619
Loan Balance	\$129,551	\$127,083	\$119,080	\$103,494	\$84,582	\$61,634	\$0
Total Profit if Sold	\$6,911	\$19,325	\$59,280	\$135,605	\$225,451	\$330,590	\$595,185
Compound Annual Growth Rate	14%	18%	17%	14%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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