

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,625.00	\$2,599.23	\$25.77	4.39%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$17,337.00	\$90,060.00	0.34%	4.39%

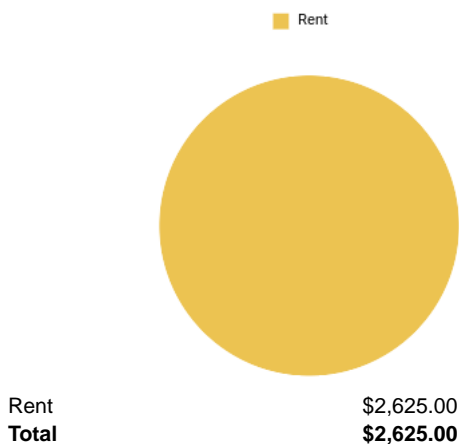
Property Information

Purchase Price:	\$395,000.00
Purchase Closing Costs:	\$7,900.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$402,900.00
After Repair Value	

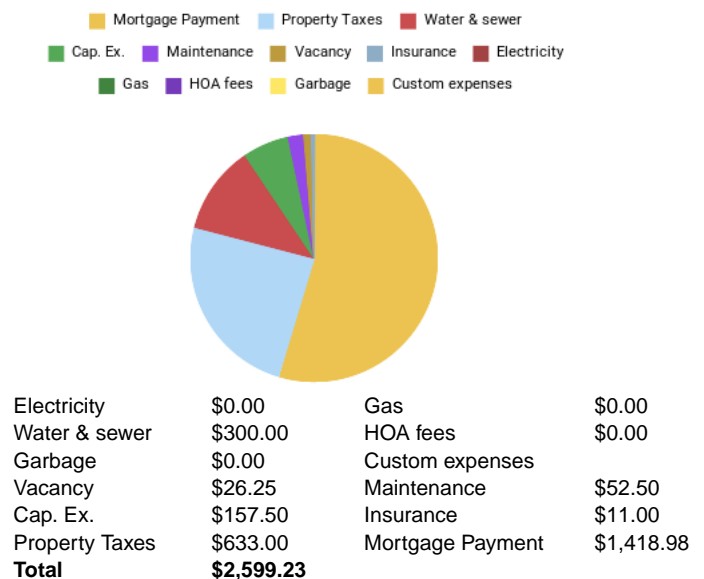
Down Payment:	\$79,000.00
Loan Amount:	\$316,000.00
Loan Points:	1.0
Loan Fees:	\$3,160.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$1,418.98



Income



Expenses



Financial Projections

Total Initial Equity:	-\$316,000.00		
Gross Rent Multiplier:	12.54		
Income-Expense Ratio (2% Rule):	0.65%		
Typical Cap Rate:	4.39%	Debt Coverage Ratio:	1.02
ARV based on Cap Rate:	\$395,000.00		

50% Rule Cash Flow Estimates

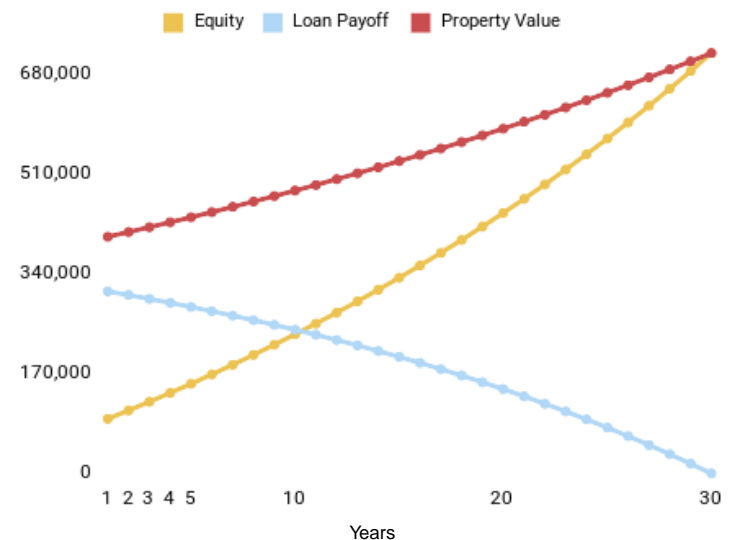
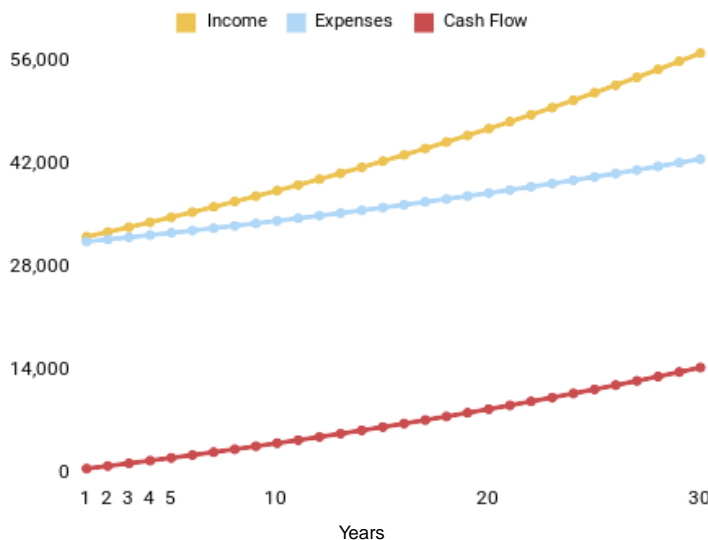
Total Monthly Income:	\$2,625.00
x50% for Expenses:	\$1,312.50
Monthly Payment/Interest Payment:	\$1,418.98
Total Monthly Cash Flow using 50% Rule:	-\$106.48

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	\$32,130	\$32,773	\$34,779	\$38,398	\$42,395	\$46,807	\$57,058
Total Annual Expenses	\$31,474	\$31,763	\$32,665	\$34,292	\$36,089	\$38,073	\$42,682
Total Annual Cashflow	\$656	\$1,010	\$2,114	\$4,106	\$6,306	\$8,734	\$14,376
Cash on Cash ROI	0.73%	1.12%	2.35%	4.56%	7.00%	9.70%	15.96%
Property Value	\$402,900	\$410,958	\$436,112	\$481,503	\$531,618	\$586,949	\$715,488
Equity	\$92,964	\$107,303	\$152,669	\$236,834	\$333,126	\$443,452	\$715,488
Loan Balance	\$309,936	\$303,655	\$283,443	\$244,669	\$198,492	\$143,497	\$0
Total Profit if Sold	\$3,560	\$18,908	\$69,497	\$170,128	\$293,462	\$442,505	\$831,990
Annualized Total Return	4%	10%	12%	11%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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