



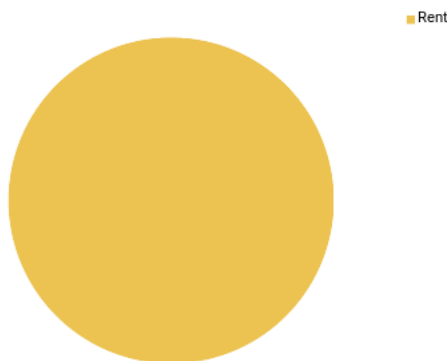
|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$1,600.00             | \$1,344.10               | \$255.90                  | 5.66%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$11,719.20            | \$46,399.00              | 6.62%                     | 5.66%                      |

### Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$207,000.00        |
| Purchase Closing Costs:       | \$4,999.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$211,999.00</b> |
| After Repair Value            |                     |

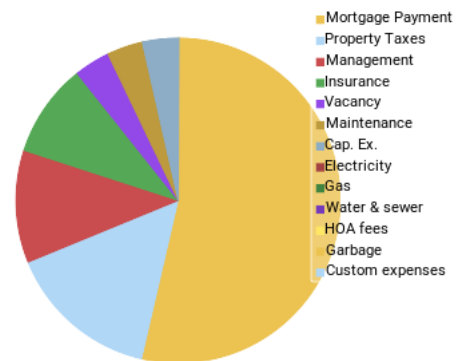
|                         |                 |
|-------------------------|-----------------|
| Down Payment:           | \$41,400.00     |
| Loan Amount:            | \$165,600.00    |
| Loan Points:            | -               |
| Loan Fees:              | \$0.00          |
| Amortized Over:         | 30 years        |
| Loan Interest Rate:     | 3.250%          |
| <b>Monthly P&amp;I:</b> | <b>\$720.70</b> |

### Income



|              |                   |
|--------------|-------------------|
| Rent         | \$1,600.00        |
| <b>Total</b> | <b>\$1,600.00</b> |

### Expenses



|                  |                   |                 |          |
|------------------|-------------------|-----------------|----------|
| Electricity      | \$0.00            | Gas             | \$0.00   |
| Water & sewer    | \$0.00            | HOA fees        | \$0.00   |
| Garbage          | \$0.00            | Custom expenses |          |
| Vacancy          | \$48.00           | Maintenance     | \$48.00  |
| Cap. Ex.         | \$48.00           | Management      | \$150.40 |
| Insurance        | \$125.00          | Property Taxes  | \$204.00 |
| Mortgage Payment | \$720.70          |                 |          |
| <b>Total</b>     | <b>\$1,344.10</b> |                 |          |

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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$165,600.00 |                      |      |
| Gross Rent Multiplier:          | 10.78         |                      |      |
| Income-Expense Ratio (2% Rule): | 0.75%         |                      |      |
| Typical Cap Rate:               | 5.66%         | Debt Coverage Ratio: | 1.36 |
| ARV based on Cap Rate:          | \$207,000.00  |                      |      |

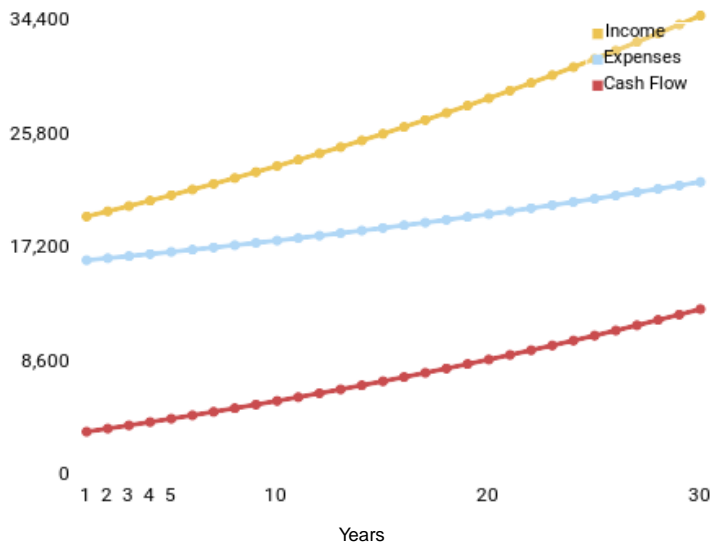
## 50% Rule Cash Flow Estimates

|  |                |
|--|----------------|
| Total Monthly Income:                          | \$1,600.00     |
| x50% for Expenses:                             | \$800.00       |
| Monthly Payment/Interest Payment:              | \$720.70       |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$79.30</b> |

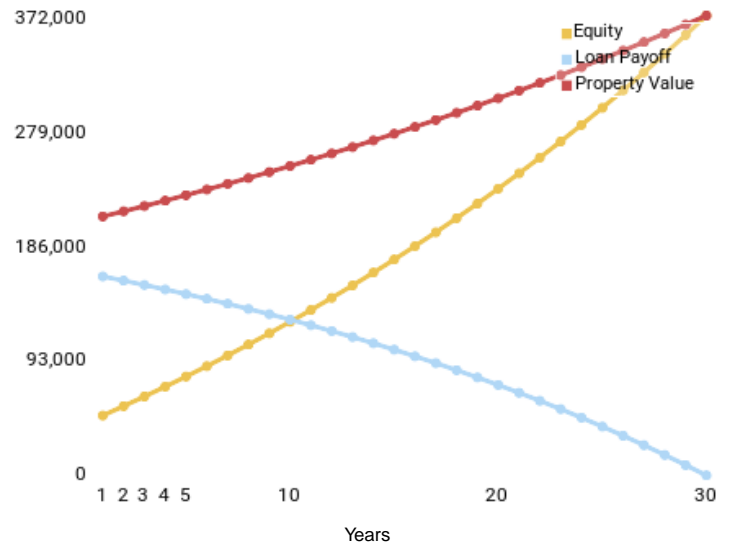
## Analysis Over Time

| 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         | \$19,584    | \$19,976  | \$21,198          | \$23,405  | \$25,841  | \$28,530  | \$34,778  |
| Total Annual Expenses       | \$16,279    | \$16,431  | \$16,908          | \$17,767  | \$18,717  | \$19,764  | \$22,199  |
| Total Annual Cashflow       | \$3,305     | \$3,544   | \$4,291           | \$5,637   | \$7,124   | \$8,766   | \$12,579  |
| Cash on Cash ROI            | 7.12%       | 7.64%     | 9.25%             | 12.15%    | 15.35%    | 18.89%    | 27.11%    |
| Property Value              | \$211,140   | \$215,363 | \$228,545         | \$252,332 | \$278,595 | \$307,591 | \$374,952 |
| Equity                      | \$48,856    | \$56,503  | \$80,653          | \$125,268 | \$176,028 | \$233,839 | \$374,952 |
| Loan Balance                | \$162,284   | \$158,860 | \$147,892         | \$127,064 | \$102,566 | \$73,752  | \$0       |
| Total Profit if Sold        | \$5,762     | \$16,954  | \$53,219          | \$123,273 | \$206,621 | \$304,912 | \$554,034 |
| Compound Annual Growth Rate | 12%         | 17%       | 17%               | 14%       | 12%       | 11%       | 9%        |

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

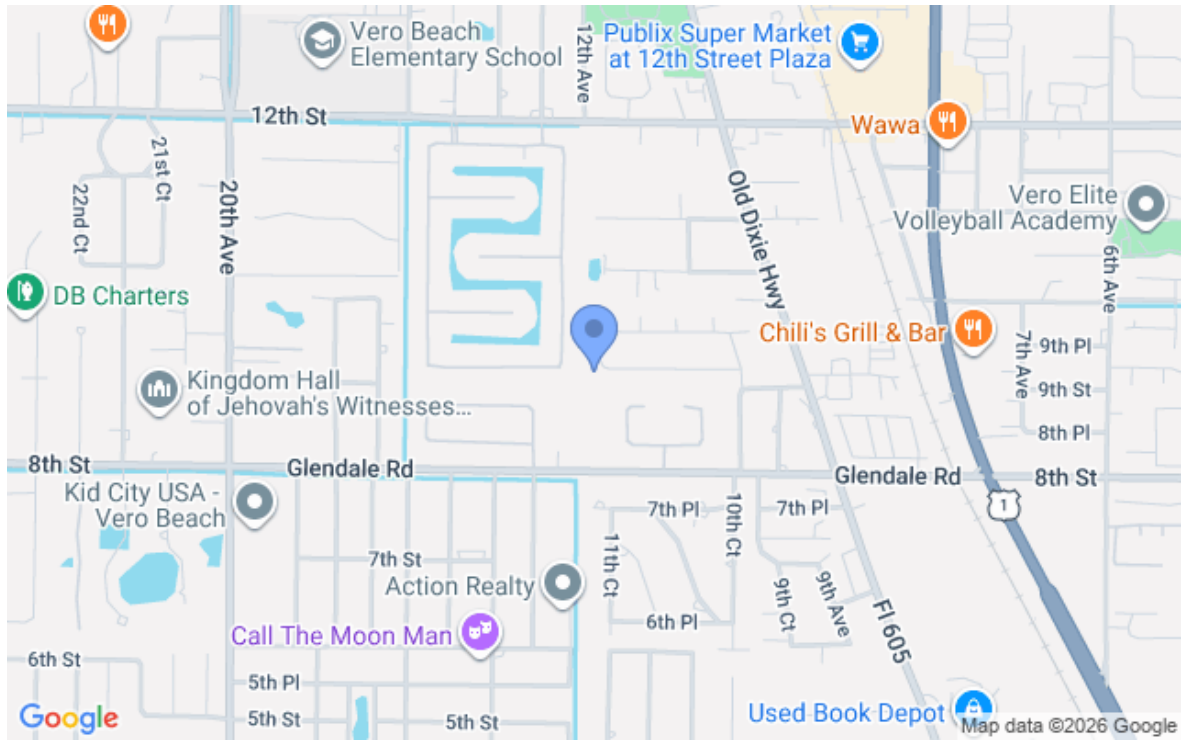


### Loan Balance, Value and Equity (in \$)



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