

| | | | |
|------------------------|--------------------------|---------------------------|----------------------------|
| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
| \$4,410.00 | \$2,349.70 | \$2,060.30 | 9.25% |
| NOI | Total Cash Needed | Cash on Cash ROI | Purchase Cap Rate |
| \$34,216.80 | \$115,725.00 | 21.36% | 14.57% |

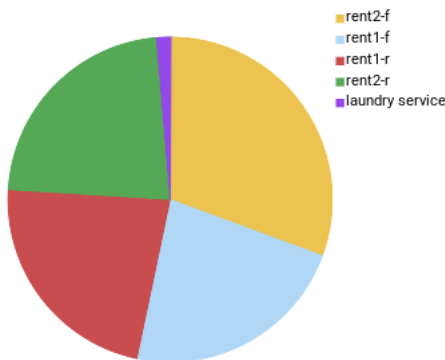
Property Information

| | |
|-------------------------------|---------------------|
| Purchase Price: | \$234,900.00 |
| Purchase Closing Costs: | \$7,000.00 |
| Estimated Repair Costs: | \$50,000.00 |
| Total Cost of Project: | \$291,900.00 |
| After Repair Value | \$370,000.00 |

| | |
|-------------------------|-----------------|
| Down Payment: | \$58,725.00 |
| Loan Amount: | \$176,175.00 |
| Loan Points: | - |
| Loan Fees: | \$0.00 |
| Amortized Over: | 30 years |
| Loan Interest Rate: | 3.500% |
| Monthly P&I: | \$791.10 |

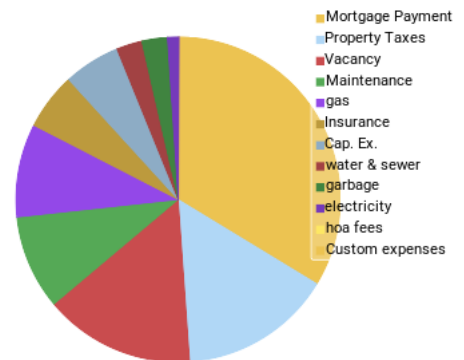


Income



| | | | |
|-----------------|-------------------|---------|------------|
| rent1-f | \$1,000.00 | rent1-r | \$1,000.00 |
| rent2-r | \$1,000.00 | rent2-f | \$1,350.00 |
| laundry service | \$60.00 | | |
| Total | \$4,410.00 | | |

Expenses



| | | | |
|----------------|-------------------|------------------|----------|
| electricity | \$25.00 | gas | \$218.00 |
| water & sewer | \$60.00 | hoa fees | \$0.00 |
| garbage | \$60.00 | Custom expenses | |
| Vacancy | \$352.80 | Maintenance | \$220.50 |
| Cap. Ex. | \$132.30 | Insurance | \$133.00 |
| Property Taxes | \$357.00 | Mortgage Payment | \$791.10 |
| Total | \$2,349.70 | | |

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Financial Projections

| | | | |
|---------------------------------|--------------|----------------------|------|
| Total Initial Equity: | \$193,825.00 | | |
| Gross Rent Multiplier: | 4.44 | | |
| Income-Expense Ratio (2% Rule): | 1.51% | | |
| Typical Cap Rate: | 14.57% | Debt Coverage Ratio: | 3.60 |
| ARV based on Cap Rate: | \$234,900.00 | | |

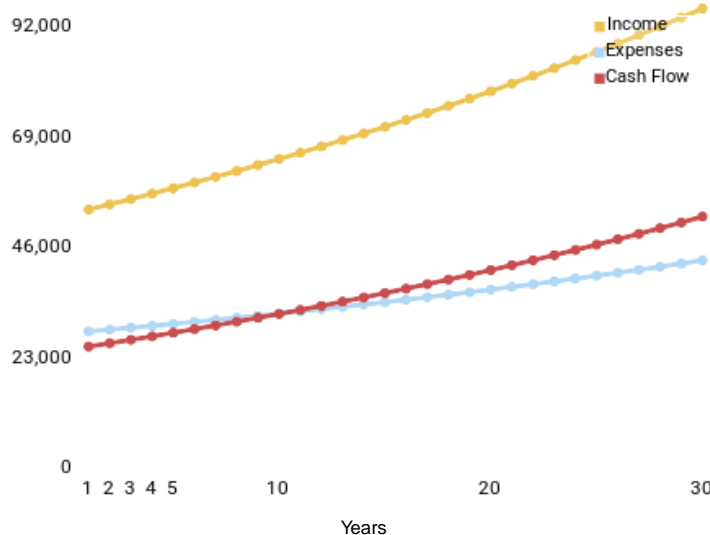
50% Rule Cash Flow Estimates

| | |
|--|-------------------|
| Total Monthly Income: | \$4,410.00 |
| x50% for Expenses: | \$2,205.00 |
| Monthly Payment/Interest Payment: | \$791.10 |
| Total Monthly Cash Flow using 50% Rule: | \$1,413.90 |

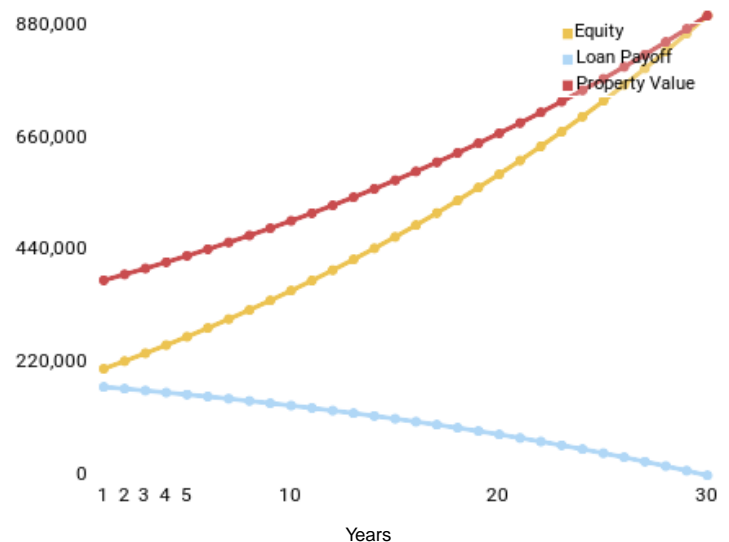
Analysis Over Time

| Annual Growth Assumptions | 2% | | 2% | | 3% | | |
|-----------------------------|-----------|-----------|-----------|-----------|----------------|-------------|-------------|
| | Expenses | | Income | | Property Value | | |
| | Year 1 | Year 2 | Year 5 | Year 10 | Year 15 | Year 20 | Year 30 |
| Total Annual Income | \$53,978 | \$55,058 | \$58,428 | \$64,509 | \$71,223 | \$78,636 | \$95,857 |
| Total Annual Expenses | \$28,571 | \$28,952 | \$30,143 | \$32,292 | \$34,665 | \$37,285 | \$43,372 |
| Total Annual Cashflow | \$25,408 | \$26,106 | \$28,285 | \$32,217 | \$36,558 | \$41,351 | \$52,486 |
| Cash on Cash ROI | 21.96% | 22.56% | 24.44% | 27.84% | 31.59% | 35.73% | 45.35% |
| Property Value | \$381,100 | \$392,533 | \$428,931 | \$497,249 | \$576,448 | \$668,261 | \$898,087 |
| Equity | \$208,306 | \$223,240 | \$270,908 | \$360,842 | \$465,786 | \$588,259 | \$898,087 |
| Loan Balance | \$172,794 | \$169,293 | \$158,024 | \$136,407 | \$110,662 | \$80,002 | \$0 |
| Total Profit if Sold | \$117,989 | \$159,029 | \$289,343 | \$532,342 | \$811,222 | \$1,130,675 | \$1,913,437 |
| Compound Annual Growth Rate | 102% | 54% | 28% | 19% | 15% | 13% | 10% |

Income, Expenses and Cash Flow (in \$)

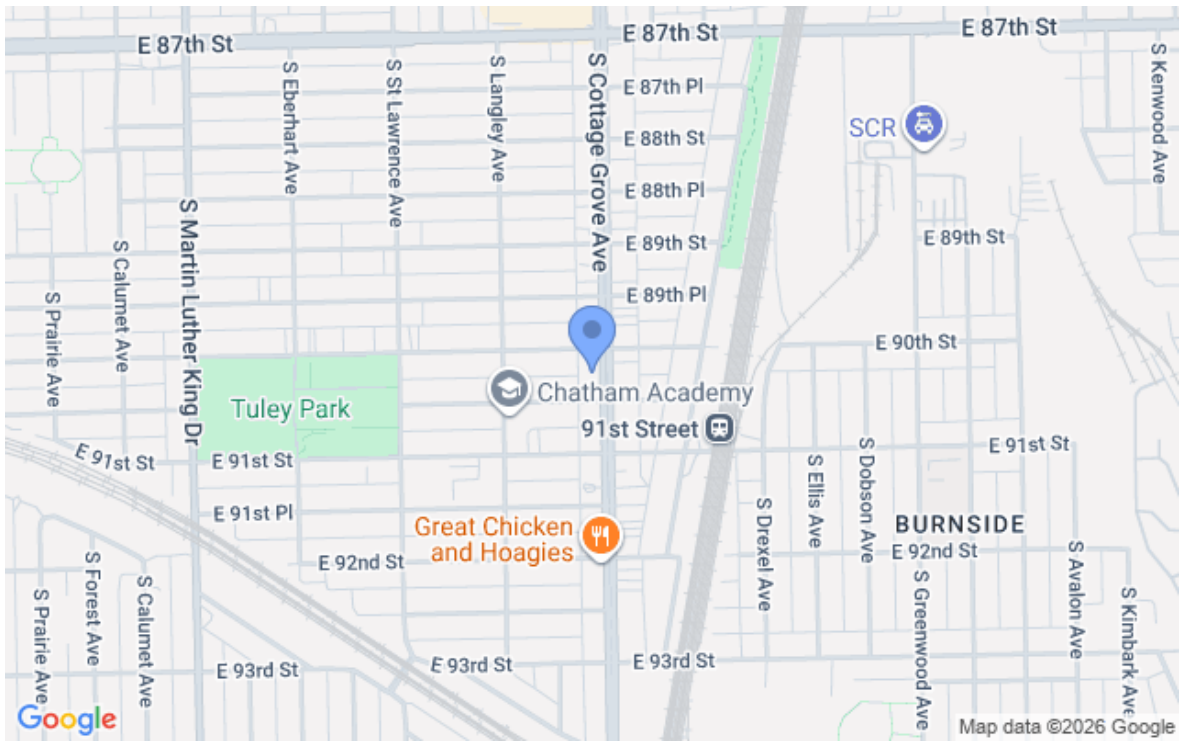


Loan Balance, Value and Equity (in \$)



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