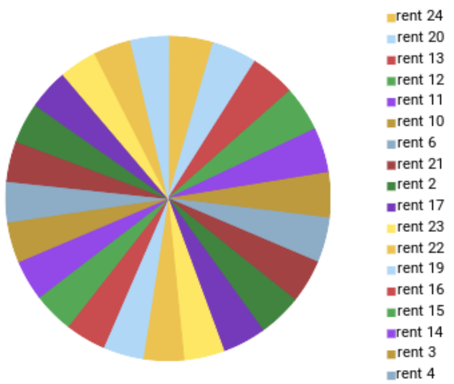
140 Main Avenue

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$16,725.00	$16,252.98	$472.02	8.32%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$128,971.50	$330,000.00	1.72%	8.32%

Property Information

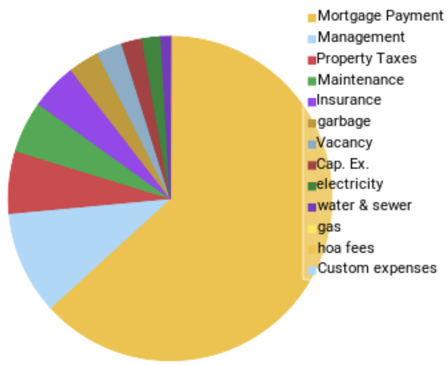
Purchase Price:	$1,550,000.00
Purchase Closing Costs:	$20,000.00
Estimated Repair Costs:	$0.00
Total Cost of Project:	**$1,570,000.00**
After Repair Value	
Down Payment:	$310,000.00
Loan Amount:	$1,240,000.00
Loan Points:	-
Loan Fees:	$0.00
Amortized Over:	20 years
Loan Interest Rate:	7.875%
Monthly P&I:	**$10,275.60**

Income



rent 1	$625.00	rent 2	$725.00
rent 3	$675.00	rent 4	$675.00
rent 5	$675.00	rent 6	$750.00
rent 7	$675.00	rent 8	$675.00
rent 9	$625.00	rent 10	$750.00
rent 11	$750.00	rent 12	$750.00
rent 13	$750.00	rent 14	$675.00
rent 15	$675.00	rent 16	$675.00
rent 17	$725.00	rent 18	$625.00
rent 19	$675.00	rent 20	$750.00
rent 21	$725.00	rent 22	$675.00
rent 23	$675.00	rent 24	$750.00
Total	**$16,725.00**		

Expenses



electricity	$304.00	gas	$0.00
water & sewer	$150.00	hoa fees	$0.00
garbage	$500.00	Custom expenses	
Vacancy	$418.13	Maintenance	$836.25
Cap. Ex.	$334.50	Management	$1,672.50
Insurance	$750.00	Property Taxes	$1,012.00
Mortgage Payment	$10,275.60		
Total	**$16,252.98**		

Financial Projections

Total Initial Equity:	-$1,240,000.00		
Gross Rent Multiplier:	7.72		
Income-Expense Ratio (2% Rule):	1.07%		
Typical Cap Rate:	8.32%	Debt Coverage Ratio:	1.05
ARV based on Cap Rate:	$1,550,000.00		

50% Rule Cash Flow Estimates

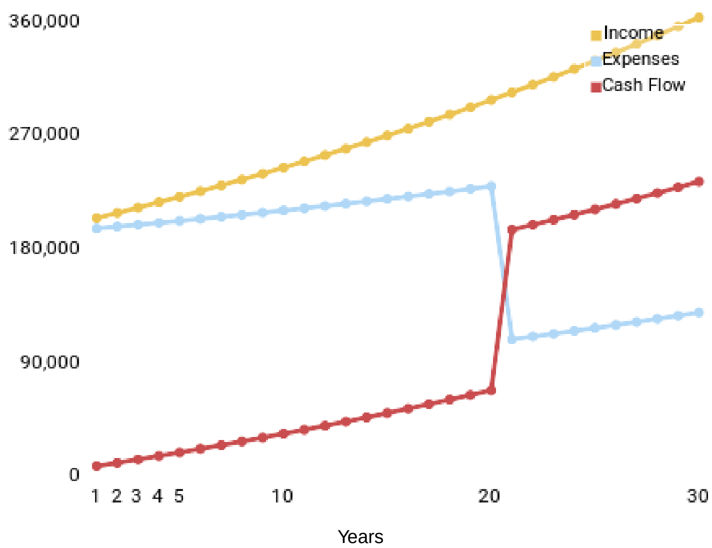
Total Monthly Income:	$16,725.00
x50% for Expenses:	$8,362.50
Monthly Payment/Interest Payment:	$10,275.60
Total Monthly Cash Flow using 50% Rule:	**-$1,913.10**

Analysis Over Time

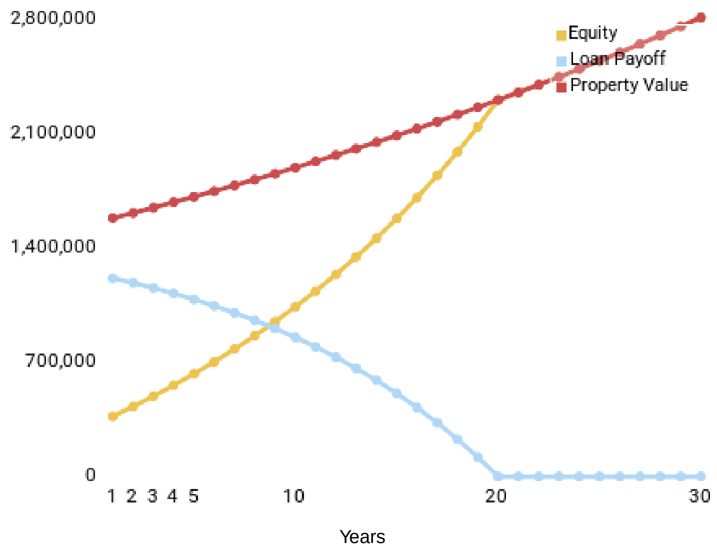
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

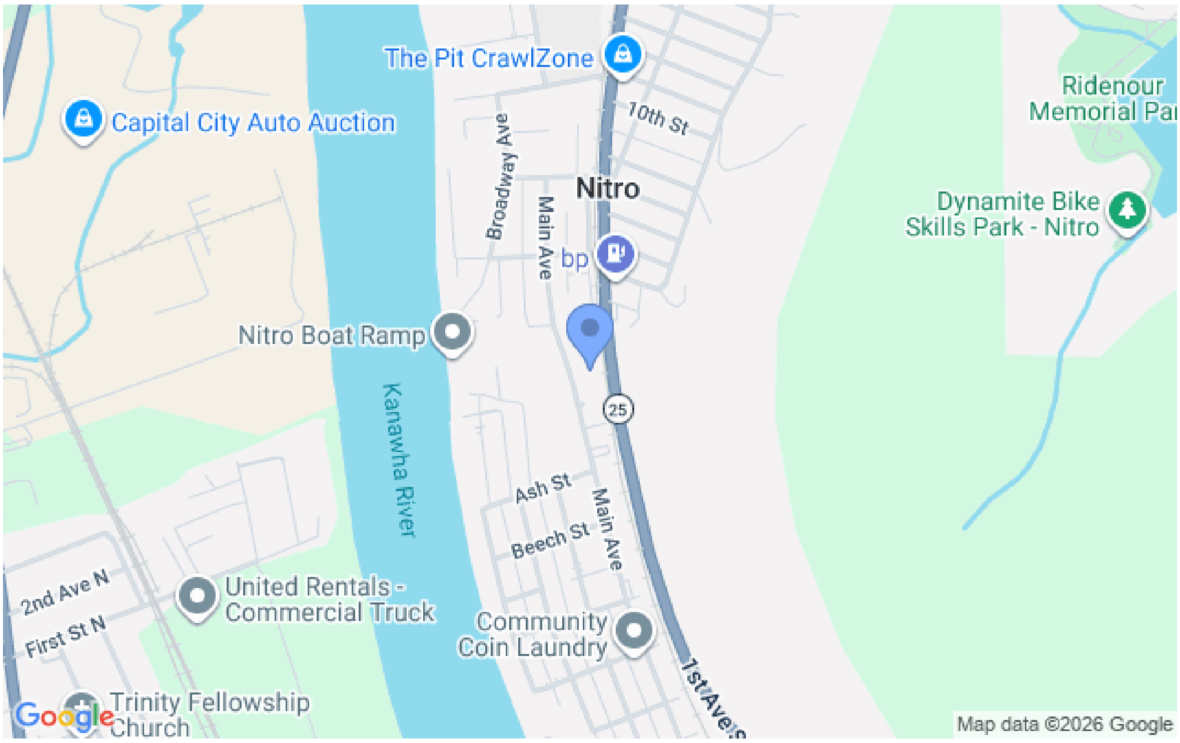
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$204,714	$208,808	$221,589	$244,652	$270,116	$298,230	$363,540
Total Annual Expenses	$196,470	$197,934	$202,501	$210,744	$219,844	$229,892	$129,926
Total Annual Cashflow	$8,244	$10,875	$19,088	$33,908	$50,271	$68,338	$233,614
Cash on Cash ROI	2.50%	3.30%	5.78%	10.28%	15.23%	20.71%	70.79%
Property Value	$1,581,000	$1,612,620	$1,711,325	$1,889,441	$2,086,096	$2,303,218	$2,807,610
Equity	$367,604	$428,000	$627,915	$1,037,882	$1,577,821	$2,303,218	$2,807,610
Loan Balance	$1,213,396	$1,184,620	$1,083,410	$851,559	$508,275	$0	$0
Total Profit if Sold	-$72,727	-$3,828	$237,626	$773,548	$1,516,721	$2,530,675	$5,137,664
Compound Annual Growth Rate	-22%	-1%	11%	13%	12%	11%	10%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)




The Pit CrawlZone
Capital City Auto Auction
10th St
Broadway Ave
Nitro
Main Ave
bp
Ridenour
Memorial Pa
Dynamite Bike
Skills Park - Nitro
Nitro Boat Ramp
Kanawha River
25
Ash St
Beech St
Main Ave
2nd Ave N
First St N
United Rentals -
Commercial Truck
Community
Coin Laundry
1st Ave S
Trinity Fellowship
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