

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,900.00	\$1,442.08	\$457.92	8.39%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$14,256.00	\$42,720.00	12.86%	8.39%

Property Information

Purchase Price:	\$170,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$176,000.00
After Repair Value	\$200,000.00

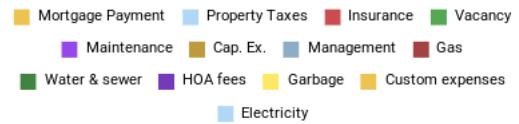
Down Payment:	\$34,000.00
Loan Amount:	\$136,000.00
Loan Points:	2.0
Loan Fees:	\$2,720.00
Amortized Over:	30 years
Loan Interest Rate:	5.000%
Monthly P&I:	\$730.08

Income



Rent	\$1,900.00
Total	\$1,900.00

Expenses



Electricity	-\$1.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$95.00	Maintenance	\$95.00
Cap. Ex.	\$95.00	Management	\$95.00
Insurance	\$125.00	Property Taxes	\$208.00
Mortgage Payment	\$730.08		
Total	\$1,442.08		

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Financial Projections

Total Initial Equity:	\$64,000.00		
Gross Rent Multiplier:	7.46		
Income-Expense Ratio (2% Rule):	1.08%		
Typical Cap Rate:	8.39%	Debt Coverage Ratio:	1.63
ARV based on Cap Rate:	\$170,000.00		

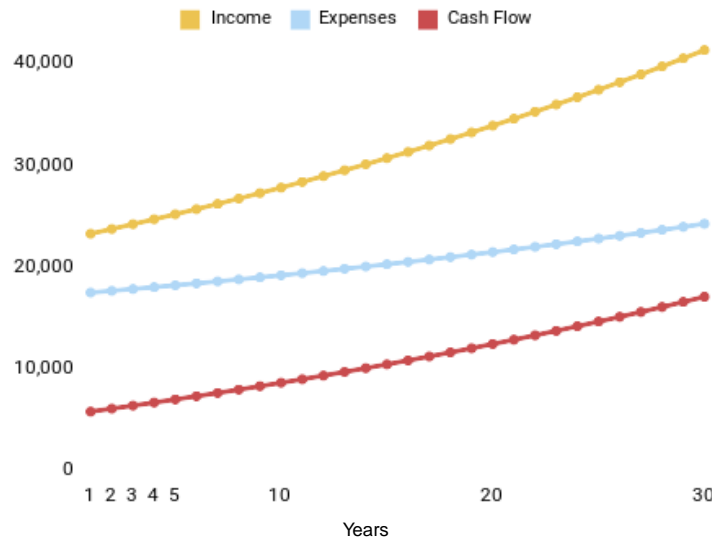
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,900.00
x50% for Expenses:	\$950.00
Monthly Payment/Interest Payment:	\$730.08
Total Monthly Cash Flow using 50% Rule:	\$219.92

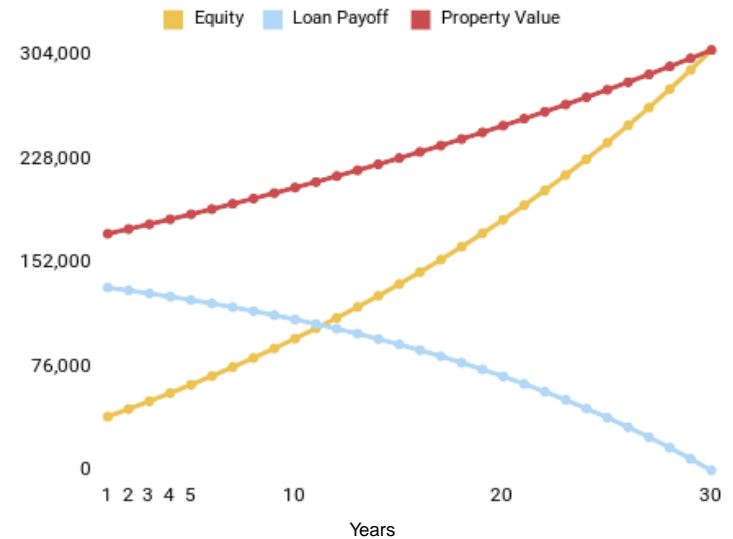
Analysis Over Time

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	\$23,256	\$23,721	\$25,173	\$27,793	\$30,686	\$33,880	\$41,299
Total Annual Expenses	\$17,476	\$17,650	\$18,194	\$19,176	\$20,260	\$21,457	\$24,237
Total Annual Cashflow	\$5,780	\$6,071	\$6,979	\$8,617	\$10,426	\$12,423	\$17,062
Cash on Cash ROI	13.53%	14.21%	16.34%	20.17%	24.40%	29.08%	39.94%
Property Value	\$173,400	\$176,868	\$187,694	\$207,229	\$228,798	\$252,611	\$307,931
Equity	\$39,406	\$44,984	\$62,807	\$96,604	\$136,476	\$183,778	\$307,931
Loan Balance	\$133,994	\$131,884	\$124,887	\$110,625	\$92,322	\$68,833	\$0
Total Profit if Sold	\$2,467	\$14,115	\$51,955	\$125,496	\$213,807	\$319,151	\$592,289
Annualized Total Return	6%	15%	17%	15%	13%	11%	9%

Income, Expenses and Cash Flow (in \$)

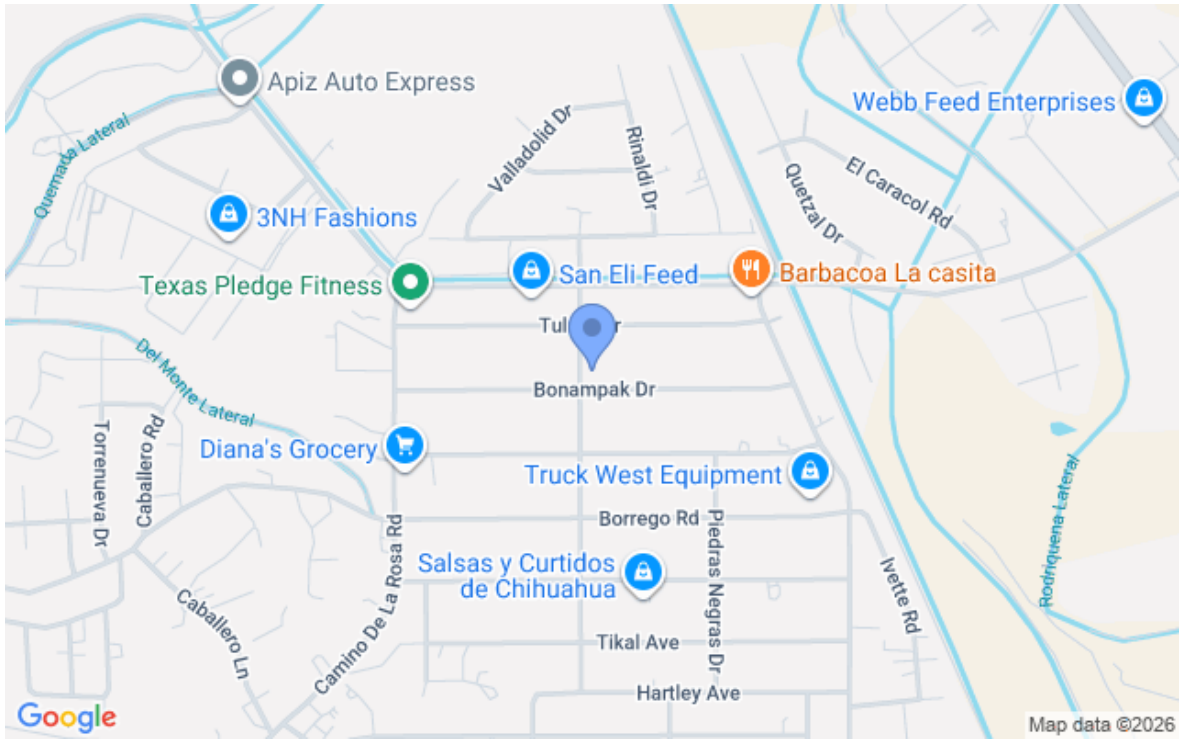


Loan Balance, Value and Equity (in \$)



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