

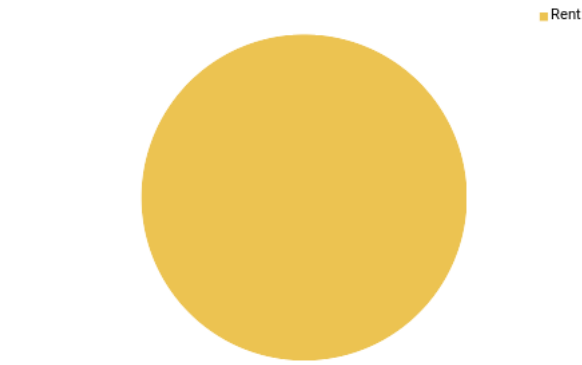


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,500.00	\$1,450.82	\$49.18	5.88%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,408.00	\$39,000.00	1.51%	5.88%

Property Information

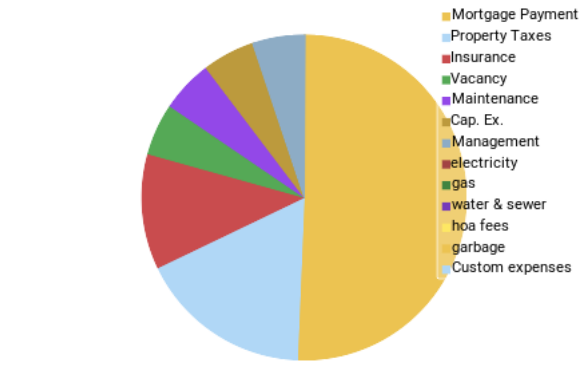
Purchase Price:	\$160,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$167,000.00
After Repair Value	\$215,000.00
Down Payment:	\$32,000.00
Loan Amount:	\$128,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.600%
Monthly P&I:	\$734.82

Income



Rent	\$1,500.00
Total	\$1,500.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$75.00	Maintenance	\$75.00
Cap. Ex.	\$75.00	Management	\$75.00
Insurance	\$166.00	Property Taxes	\$250.00
Mortgage Payment	\$734.82		
Total	\$1,450.82		

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Financial Projections

Total Initial Equity:	\$87,000.00		
Gross Rent Multiplier:	8.89		
Income-Expense Ratio (2% Rule):	0.90%		
Typical Cap Rate:	5.88%	Debt Coverage Ratio:	1.07
ARV based on Cap Rate:	\$160,000.00		

50% Rule Cash Flow Estimates

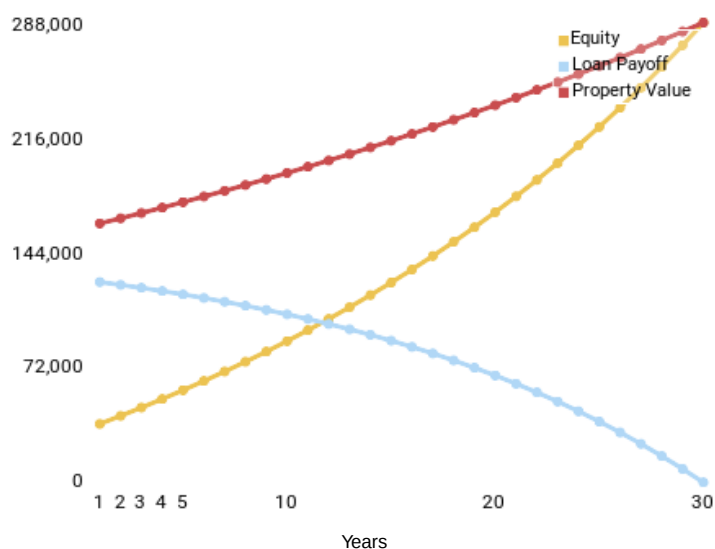
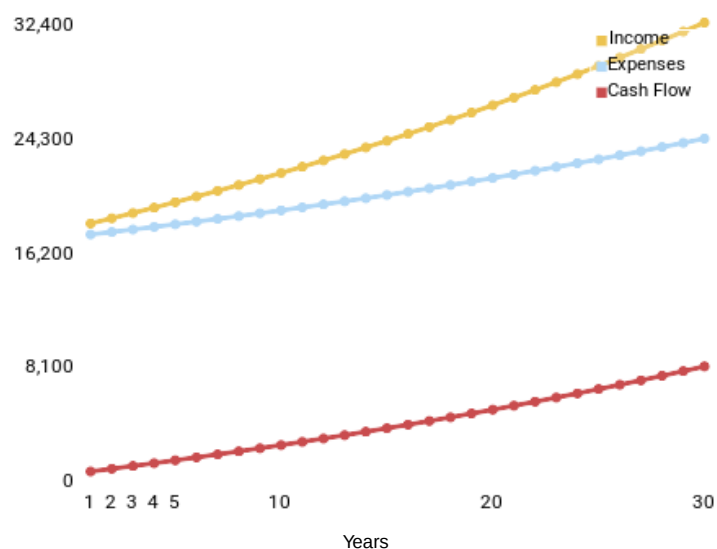
Total Monthly Income:	\$1,500.00
x50% for Expenses:	\$750.00
Monthly Payment/Interest Payment:	\$734.82
Total Monthly Cash Flow using 50% Rule:	\$15.18

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	\$18,360	\$18,727	\$19,873	\$21,942	\$24,226	\$26,747	\$32,605
Total Annual Expenses	\$17,582	\$17,757	\$18,304	\$19,291	\$20,382	\$21,585	\$24,381
Total Annual Cashflow	\$778	\$970	\$1,569	\$2,650	\$3,844	\$5,162	\$8,223
Cash on Cash ROI	2.00%	2.49%	4.02%	6.80%	9.86%	13.24%	21.09%
Property Value	\$163,200	\$166,464	\$176,653	\$195,039	\$215,339	\$237,752	\$289,818
Equity	\$36,893	\$41,947	\$58,147	\$89,088	\$125,988	\$170,351	\$289,818
Loan Balance	\$126,307	\$124,517	\$118,505	\$105,951	\$89,351	\$67,401	\$0
Total Profit if Sold	-\$1,329	\$4,696	\$24,997	\$66,985	\$120,671	\$188,155	\$375,580
Compound Annual Growth Rate	-3%	6%	10%	11%	10%	9%	8%

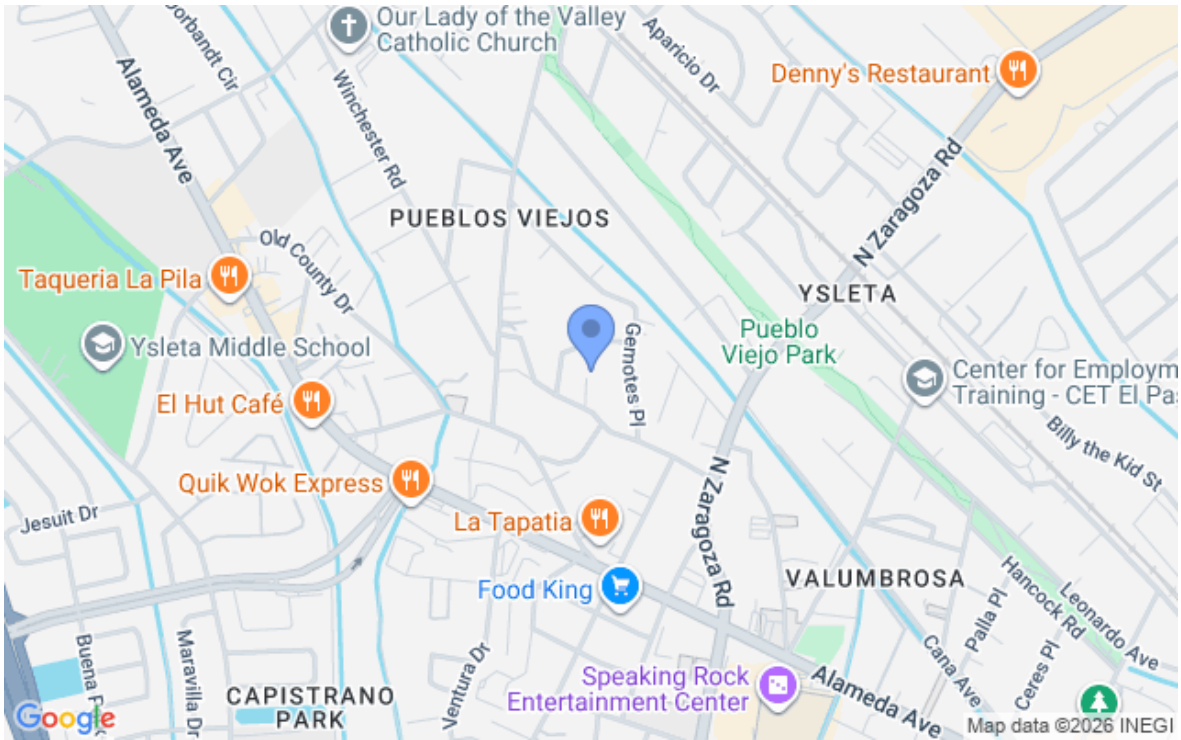
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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