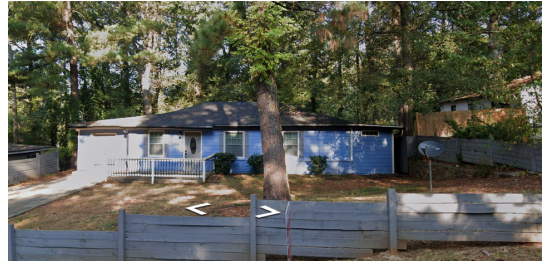


Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,375.00	\$965.39	\$409.61	5.37%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$10,695.00	\$65,000.00	7.56%	8.23%

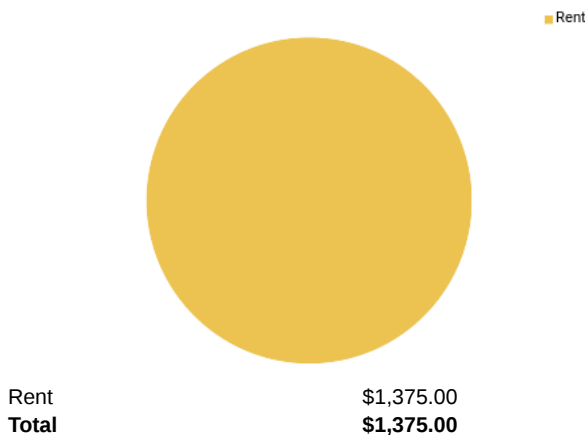
Property Information

Purchase Price:	\$130,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$36,000.00
Total Cost of Project:	\$169,000.00
After Repair Value	\$199,000.00

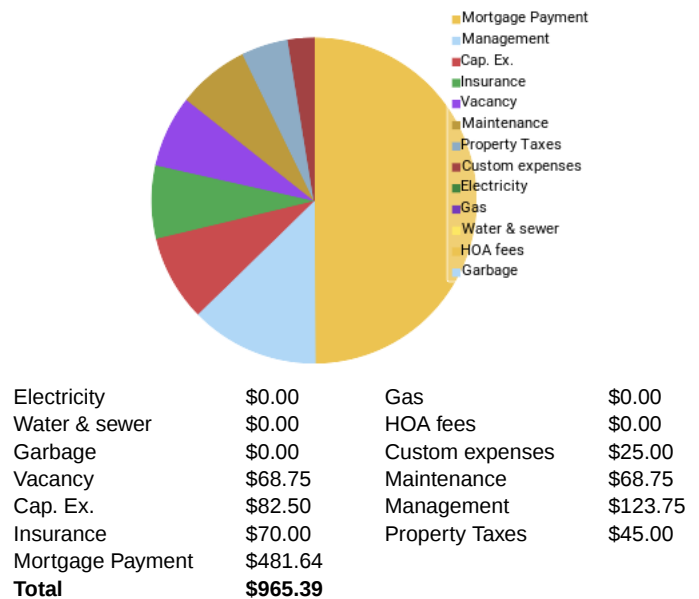
Down Payment:	\$26,000.00
Loan Amount:	\$104,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.750%
Monthly P&I:	\$481.64



Income



Expenses



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Financial Projections

Total Initial Equity:	\$95,000.00		
Gross Rent Multiplier:	7.88		
Income-Expense Ratio (2% Rule):	0.81%		
Typical Cap Rate:	8.23%	Debt Coverage Ratio:	1.85
ARV based on Cap Rate:	\$130,000.00		

50% Rule Cash Flow Estimates

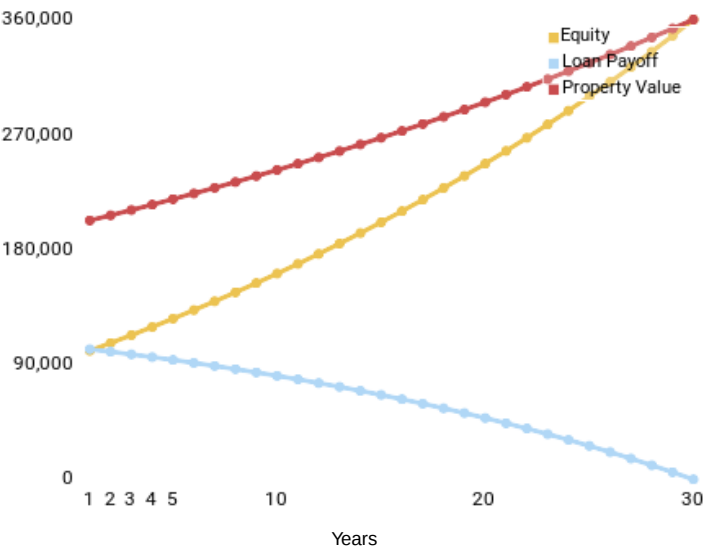
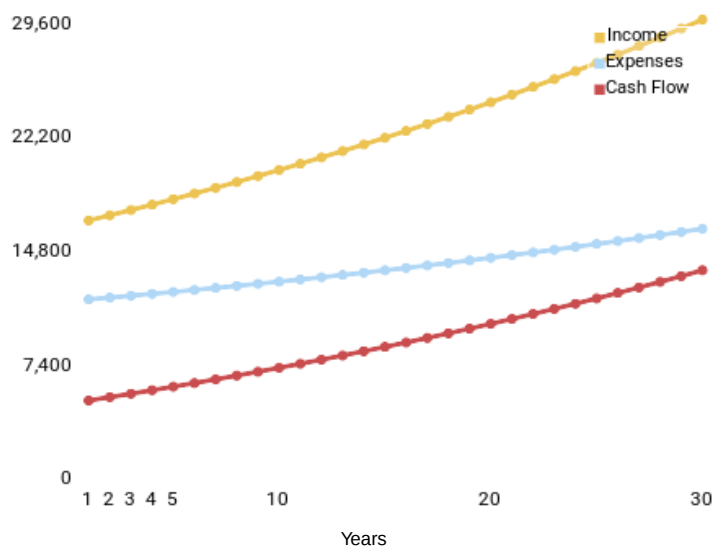
Total Monthly Income:	\$1,375.00
x50% for Expenses:	\$687.50
Monthly Payment/Interest Payment:	\$481.64
Total Monthly Cash Flow using 50% Rule:	\$205.86

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	\$16,830	\$17,167	\$18,217	\$20,113	\$22,207	\$24,518	\$29,887
Total Annual Expenses	\$11,701	\$11,819	\$12,189	\$12,856	\$13,592	\$14,406	\$16,295
Total Annual Cashflow	\$5,129	\$5,347	\$6,028	\$7,257	\$8,614	\$10,113	\$13,593
Cash on Cash ROI	7.89%	8.23%	9.27%	11.17%	13.25%	15.56%	20.91%
Property Value	\$202,980	\$207,040	\$219,712	\$242,580	\$267,828	\$295,704	\$360,461
Equity	\$100,892	\$106,937	\$126,032	\$161,344	\$201,598	\$247,569	\$360,461
Loan Balance	\$102,088	\$100,102	\$93,680	\$81,236	\$66,230	\$48,135	\$0
Total Profit if Sold	\$41,022	\$52,414	\$88,904	\$157,996	\$238,555	\$332,033	\$564,624
Compound Annual Growth Rate	63%	34%	19%	13%	11%	9%	8%

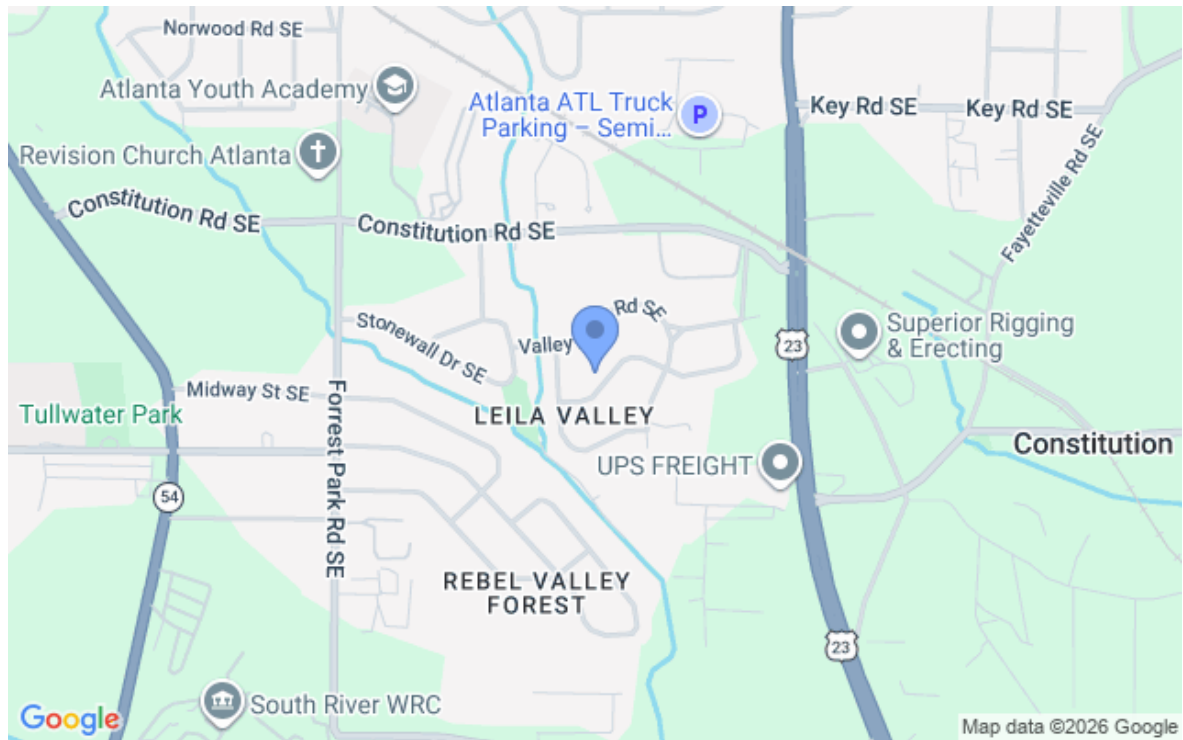
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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