BiggerPockets®

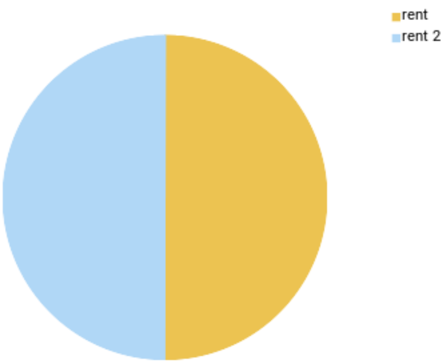
60 Holland St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,744.00	$2,350.91	$1,393.09	11.48%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$27,553.44	$25,741.50	64.94%	14.13%

Property Information

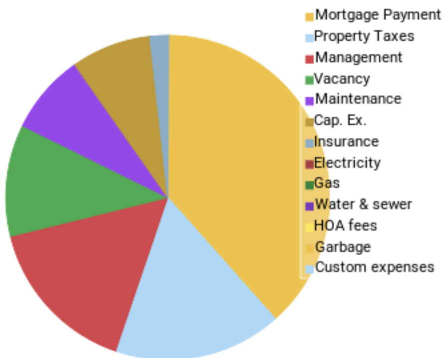
Purchase Price:	$195,000.00
Purchase Closing Costs:	$3,000.00
Estimated Repair Costs:	$15,000.00
Total Cost of Project:	**$213,000.00**
After Repair Value	$240,000.00
Down Payment:	$5,850.00
Loan Amount:	$189,150.00
Loan Points:	1.0
Loan Fees:	$1,891.50
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	**$903.03**

Income



rent	$1,872.00	rent 2	$1,872.00
Total	**$3,744.00**		

Expenses



Electricity	$0.00	Gas	$0.00
Water & sewer	$0.00	HOA fees	$0.00
Garbage	$0.00	Custom expenses	
Vacancy	$262.08	Maintenance	$187.20
Cap. Ex.	$187.20	Management	$374.40
Insurance	$42.00	Property Taxes	$395.00
Mortgage Payment	$903.03		
Total	**$2,350.91**		

Financial Projections

Total Initial Equity:	$50,850.00		
Gross Rent Multiplier:	4.34		
Income-Expense Ratio (2% Rule):	1.76%		
Typical Cap Rate:	14.13%	Debt Coverage Ratio:	2.54
ARV based on Cap Rate:	$195,000.00		

50% Rule Cash Flow Estimates

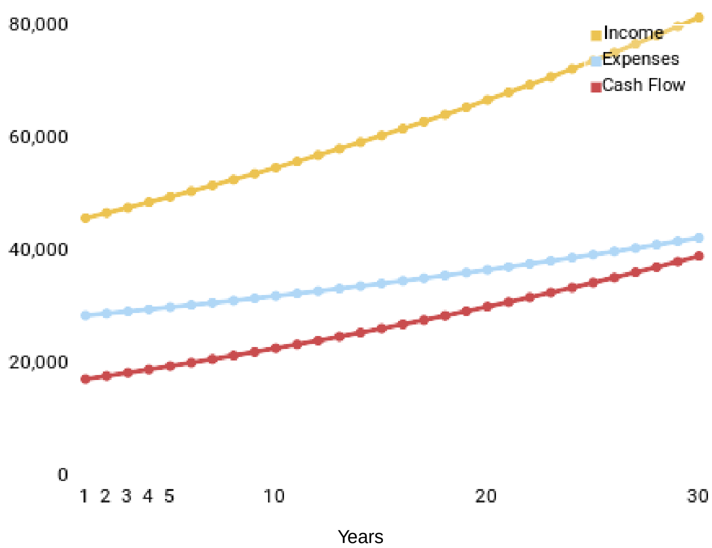
Total Monthly Income:	$3,744.00
x50% for Expenses:	$1,872.00
Monthly Payment/Interest Payment:	$903.03
Total Monthly Cash Flow using 50% Rule:	**$968.97**

Analysis Over Time

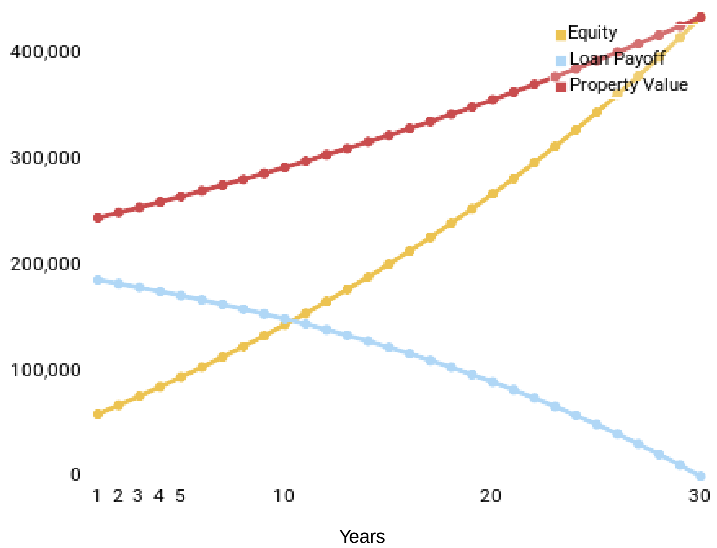
Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value

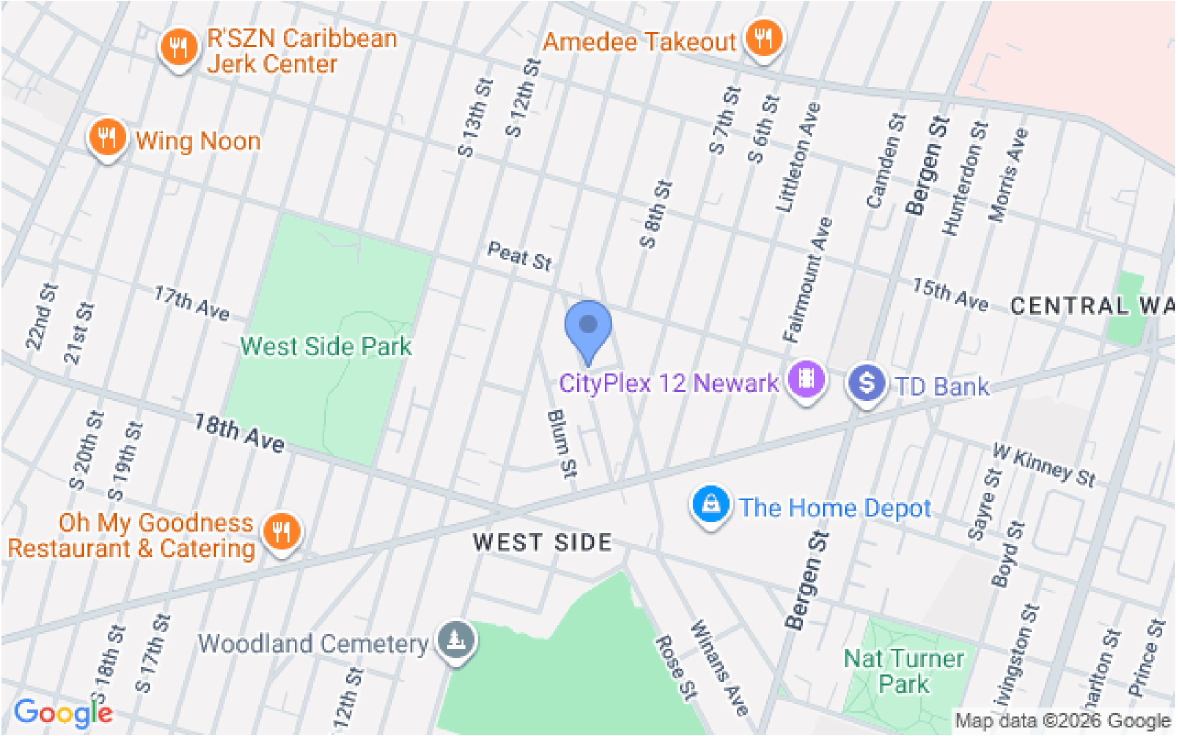
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	$45,827	$46,743	$49,604	$54,767	$60,467	$66,761	$81,381
Total Annual Expenses	$28,558	$28,913	$30,019	$32,016	$34,220	$36,654	$42,308
Total Annual Cashflow	$17,268	$17,830	$19,585	$22,751	$26,247	$30,107	$39,073
Cash on Cash ROI	67.08%	69.27%	76.08%	88.38%	101.96%	116.96%	151.79%
Property Value	$244,800	$249,696	$264,979	$292,559	$323,008	$356,627	$434,727
Equity	$58,981	$67,344	$93,898	$143,539	$200,926	$267,435	$434,727
Loan Balance	$185,819	$182,352	$171,081	$149,020	$122,083	$89,193	$0
Total Profit if Sold	$50,508	$76,701	$160,232	$317,170	$498,662	$707,832	$1,224,040
Compound Annual Growth Rate	196%	99%	49%	30%	22%	18%	14%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)




R'SZN Caribbean Jerk Center
Amedee Takeout
Wing Noon
S 13th St
S 12th St
S 7th St
S 6th St
Littleton Ave
Camden St
Bergen St
Hunterdon St
Morris Ave
S 8th St
Fairmount Ave
Peat St
15th Ave
CENTRAL WA
22nd St
21st St
17th Ave
West Side Park
CityPlex 12 Newark
TD Bank
S 20th St
S 19th St
18th Ave
Blum St
W Kinney St
The Home Depot
Sayre St
Boyd St
Oh My Goodness Restaurant & Catering
WEST SIDE
Woodland Cemetery
Rose St
Winans Ave
Nat Turner Park
S 17th St
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