



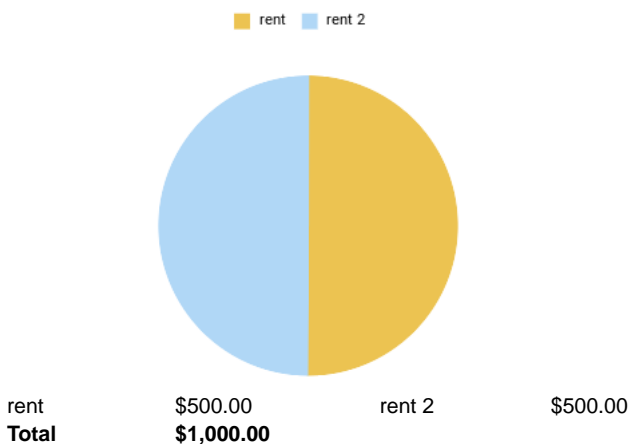
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,000.00	\$621.62	\$378.38	10.86%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,148.00	\$20,563.00	22.08%	11.64%

Property Information

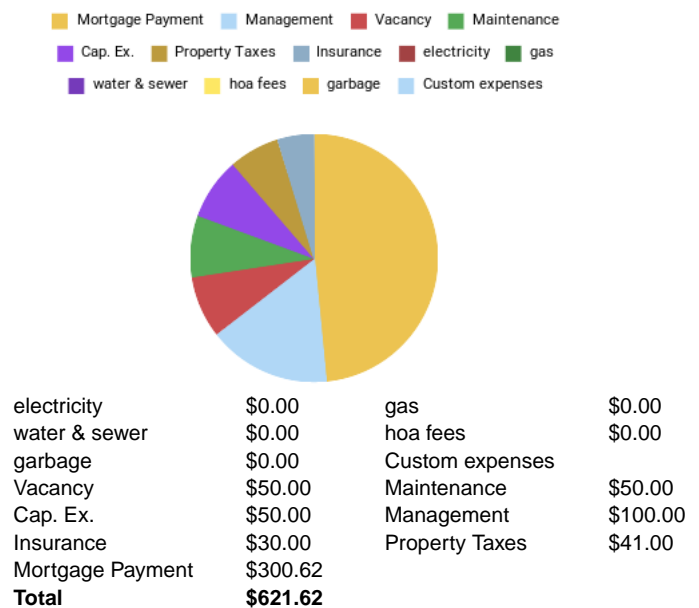
Purchase Price:	\$70,000.00
Purchase Closing Costs:	\$1,000.00
Estimated Repair Costs:	\$5,003.00
Total Cost of Project:	\$76,003.00
After Repair Value	\$75,000.00

Down Payment:	\$14,000.00
Loan Amount:	\$56,000.00
Loan Points:	1.0
Loan Fees:	\$560.00
Amortized Over:	30 years
Loan Interest Rate:	5.000%
Monthly P&I:	\$300.62

Income



Expenses



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Financial Projections

Total Initial Equity:	\$19,000.00		
Gross Rent Multiplier:	5.83		
Income-Expense Ratio (2% Rule):	1.32%		
Typical Cap Rate:	11.64%	Debt Coverage Ratio:	2.26
ARV based on Cap Rate:	\$70,000.00		

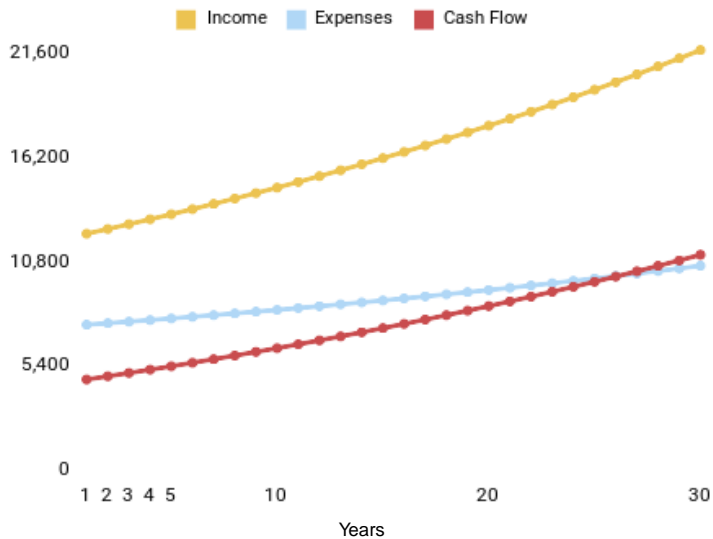
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,000.00
x50% for Expenses:	\$500.00
Monthly Payment/Interest Payment:	\$300.62
Total Monthly Cash Flow using 50% Rule:	\$199.38

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	\$12,240	\$12,485	\$13,249	\$14,628	\$16,150	\$17,831	\$21,736
Total Annual Expenses	\$7,536	\$7,615	\$7,860	\$8,303	\$8,792	\$9,331	\$10,585
Total Annual Cashflow	\$4,704	\$4,870	\$5,389	\$6,325	\$7,359	\$8,500	\$11,152
Cash on Cash ROI	22.87%	23.68%	26.21%	30.76%	35.79%	41.34%	54.23%
Property Value	\$76,500	\$78,030	\$82,806	\$91,425	\$100,940	\$111,446	\$135,852
Equity	\$21,326	\$23,725	\$31,382	\$45,873	\$62,925	\$83,103	\$135,852
Loan Balance	\$55,174	\$54,305	\$51,424	\$45,552	\$38,015	\$28,343	\$0
Total Profit if Sold	\$5,467	\$12,735	\$36,032	\$80,238	\$131,975	\$192,326	\$344,226
Annualized Total Return	27%	27%	22%	17%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)

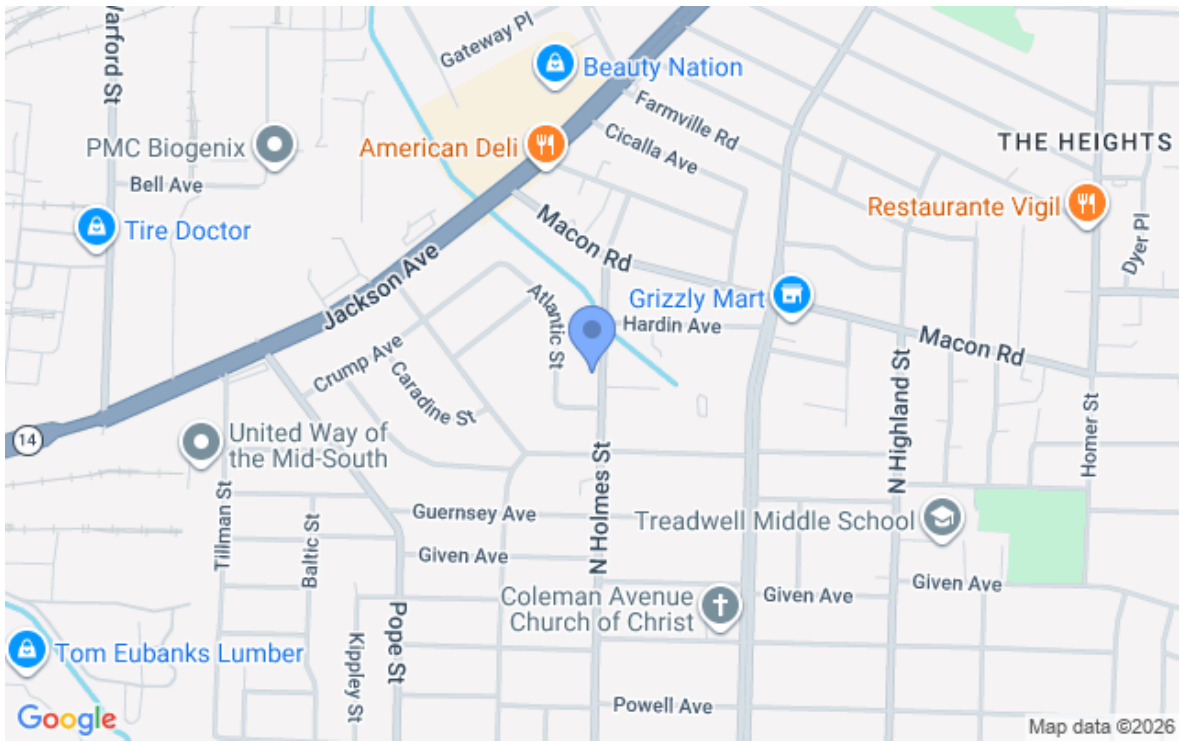


Loan Balance, Value and Equity (in \$)



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