

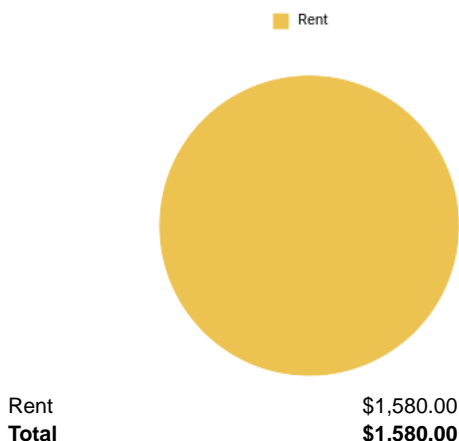
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,580.00	\$1,314.97	\$265.03	6.00%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$9,777.60	\$37,708.00	8.43%	6.00%

### Property Information

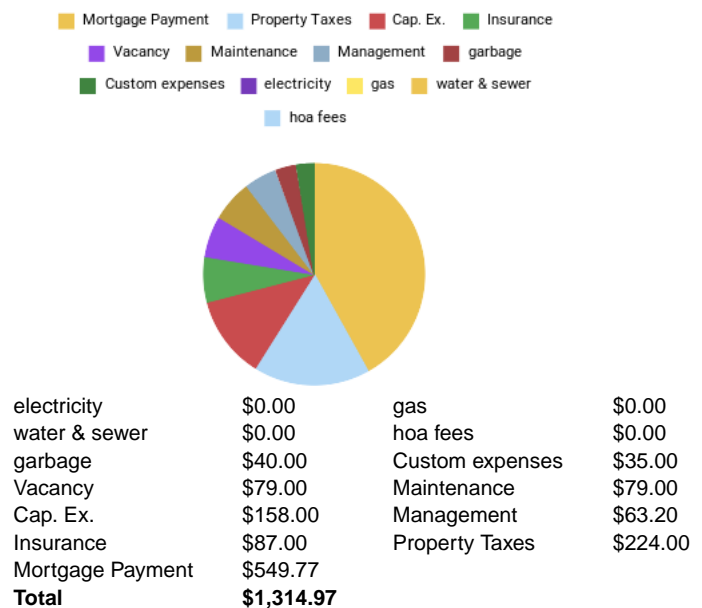
Purchase Price:	\$163,000.00
Purchase Closing Costs:	\$2,500.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$165,500.00</b>
After Repair Value	

Down Payment:	\$32,600.00
Loan Amount:	\$130,400.00
Loan Points:	2.0
Loan Fees:	\$2,608.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
<b>Monthly P&amp;I:</b>	<b>\$549.77</b>

### Income



### Expenses



## Financial Projections

Total Initial Equity:	-\$130,400.00		
Gross Rent Multiplier:	8.60		
Income-Expense Ratio (2% Rule):	0.95%		
Typical Cap Rate:	6.00%	Debt Coverage Ratio:	1.48
ARV based on Cap Rate:	\$163,000.00		

## 50% Rule Cash Flow Estimates

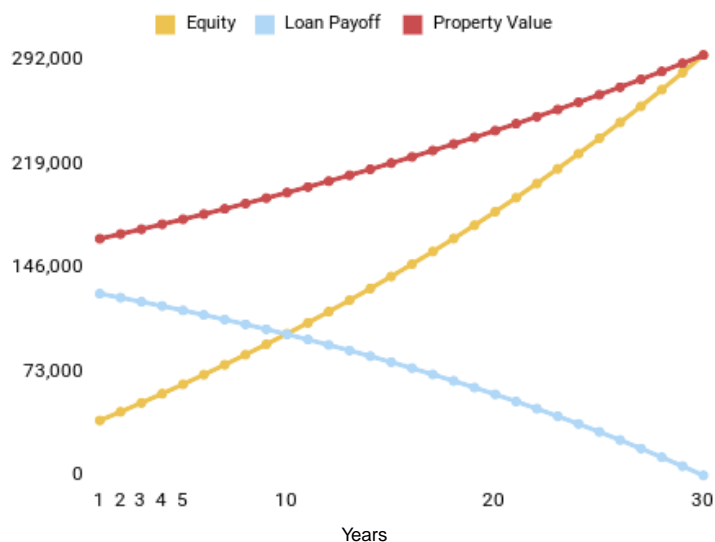
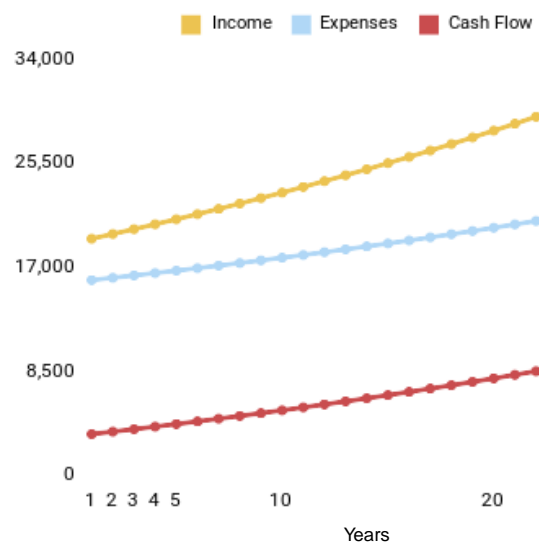
Total Monthly Income:	\$1,580.00
x50% for Expenses:	\$790.00
Monthly Payment/Interest Payment:	\$549.77
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$240.23</b>

## 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	\$19,339	\$19,726	\$20,933	\$23,112	\$25,518	\$28,174	\$34,343
Total Annual Expenses	\$15,963	\$16,151	\$16,735	\$17,791	\$18,956	\$20,242	\$23,230
Total Annual Cashflow	\$3,376	\$3,575	\$4,198	\$5,322	\$6,562	\$7,932	\$11,114
Cash on Cash ROI	8.95%	9.48%	11.13%	14.11%	17.40%	21.03%	29.47%
Property Value	\$166,260	\$169,585	\$179,965	\$198,696	\$219,377	\$242,209	\$295,252
Equity	\$38,582	\$44,713	\$64,031	\$99,566	\$139,767	\$185,274	\$295,252
Loan Balance	\$127,678	\$124,872	\$115,934	\$99,130	\$79,610	\$56,935	\$0
Total Profit if Sold	\$4,250	\$13,956	\$45,238	\$105,089	\$175,570	\$257,942	\$464,218
Annualized Total Return	11%	17%	17%	14%	12%	11%	9%

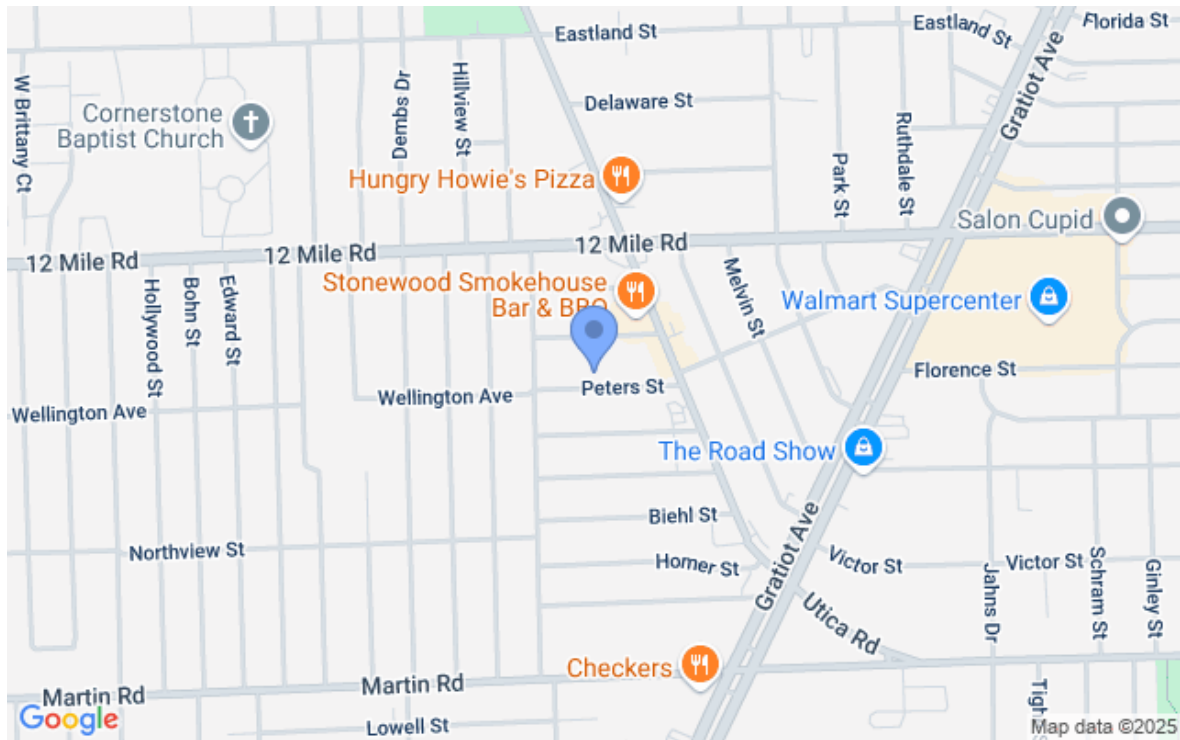
### Income, Expenses and Cash Flow (in \$)

### Loan Balance, Value and Equity (in \$)



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