

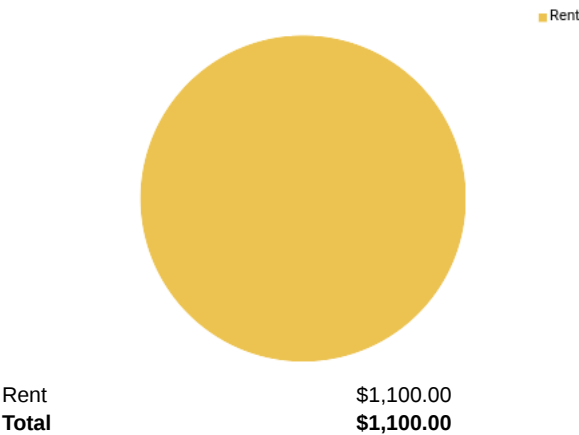


|                 |                   |                    |                     |
|-----------------|-------------------|--------------------|---------------------|
| Monthly Income: | Monthly Expenses: | Monthly Cash Flow: | Pro Forma Cap Rate: |
| \$1,100.00      | \$872.56          | \$227.44           | 6.17%               |
| NOI             | Total Cash Needed | Cash on Cash ROI   | Purchase Cap Rate   |
| \$8,952.00      | \$41,050.00       | 6.65%              | 6.17%               |

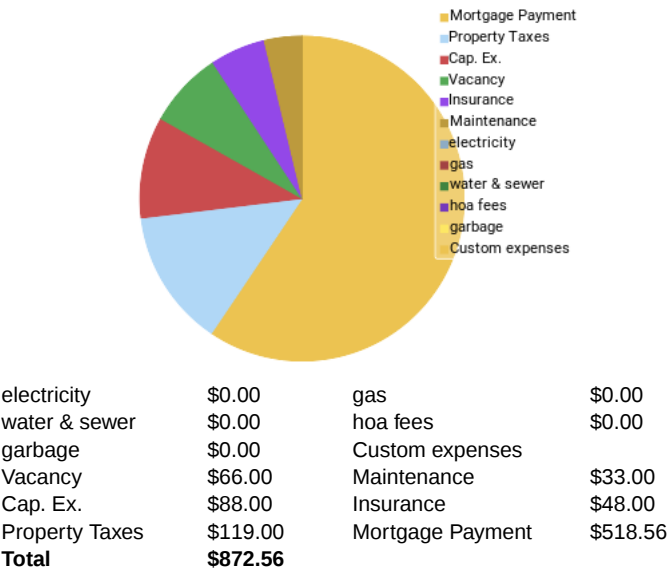
Property Information

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$145,000.00        |
| Purchase Closing Costs:       | \$4,800.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$149,800.00</b> |
| After Repair Value            |                     |
| Down Payment:                 | \$36,250.00         |
| Loan Amount:                  | \$108,750.00        |
| Loan Points:                  | -                   |
| Loan Fees:                    | \$0.00              |
| Amortized Over:               | 30 years            |
| Loan Interest Rate:           | 3.990%              |
| <b>Monthly P&amp;I:</b>       | <b>\$518.56</b>     |

Income



Expenses



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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$108,750.00 |                      |      |
| Gross Rent Multiplier:          | 10.98         |                      |      |
| Income-Expense Ratio (2% Rule): | 0.73%         |                      |      |
| Typical Cap Rate:               | 6.17%         | Debt Coverage Ratio: | 1.44 |
| ARV based on Cap Rate:          | \$145,000.00  |                      |      |

## 50% Rule Cash Flow Estimates

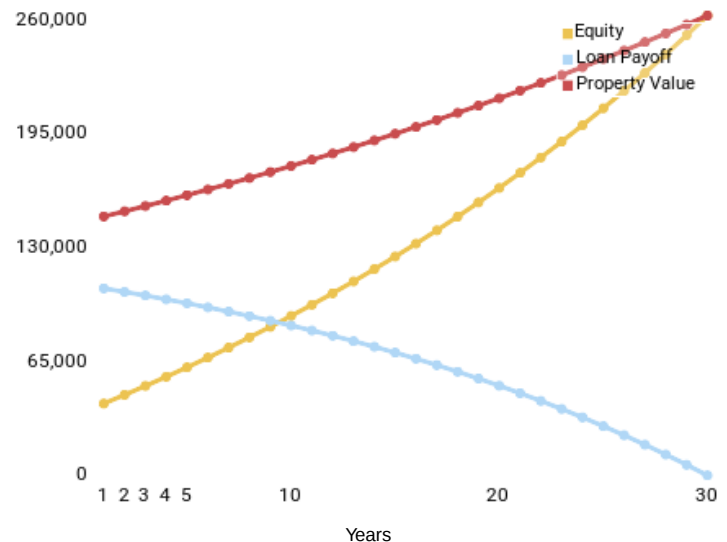
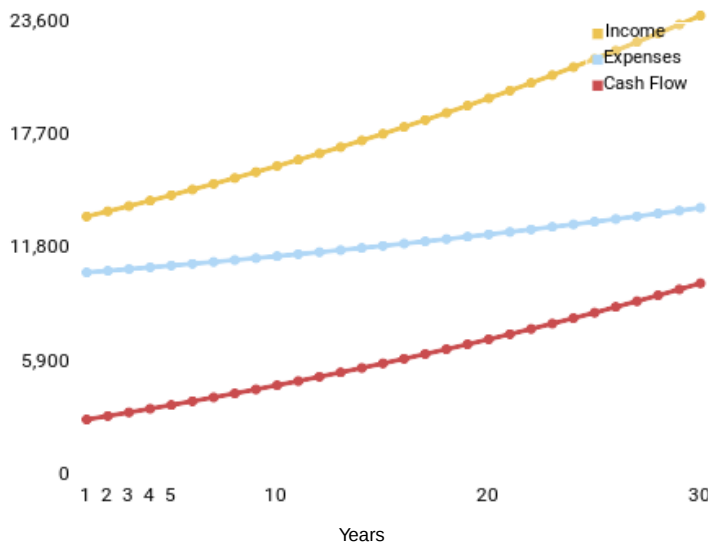
|                                                |                |
|------------------------------------------------|----------------|
| Total Monthly Income:                          | \$1,100.00     |
| x50% for Expenses:                             | \$550.00       |
| Monthly Payment/Interest Payment:              | \$518.56       |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$31.44</b> |

## 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         | \$13,464  | \$13,733  | \$14,574  | \$16,091  | \$17,765       | \$19,615  | \$23,910  |
| Total Annual Expenses       | \$10,556  | \$10,642  | \$10,913  | \$11,401  | \$11,940       | \$12,535  | \$13,917  |
| Total Annual Cashflow       | \$2,908   | \$3,091   | \$3,661   | \$4,690   | \$5,825        | \$7,079   | \$9,993   |
| Cash on Cash ROI            | 7.08%     | 7.53%     | 8.92%     | 11.42%    | 14.19%         | 17.25%    | 24.34%    |
| Property Value              | \$147,900 | \$150,858 | \$160,092 | \$176,754 | \$195,151      | \$215,462 | \$262,647 |
| Equity                      | \$41,068  | \$46,023  | \$61,746  | \$91,106  | \$124,998      | \$164,220 | \$262,647 |
| Loan Balance                | \$106,832 | \$104,835 | \$98,346  | \$85,649  | \$70,153       | \$51,243  | \$0       |
| Total Profit if Sold        | \$2,927   | \$10,972  | \$37,100  | \$87,810  | \$148,513      | \$220,575 | \$405,344 |
| Compound Annual Growth Rate | 7%        | 13%       | 14%       | 12%       | 11%            | 10%       | 8%        |

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)

705.0

Year Built

1950

