

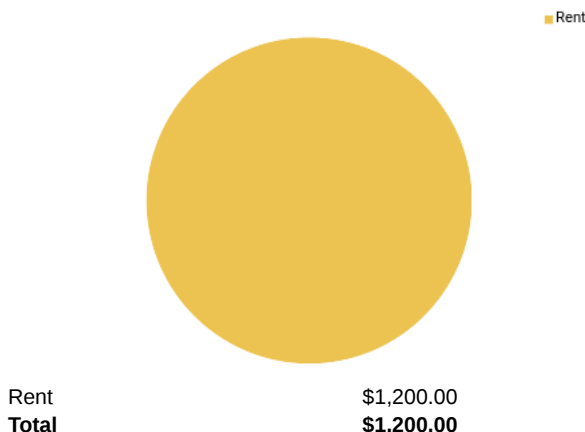
|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$1,200.00             | \$2,063.46               | -\$863.46                 | 1.68%                      |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$3,780.00             | \$7,250.00               | -142.92%                  | 1.68%                      |

### Property Information

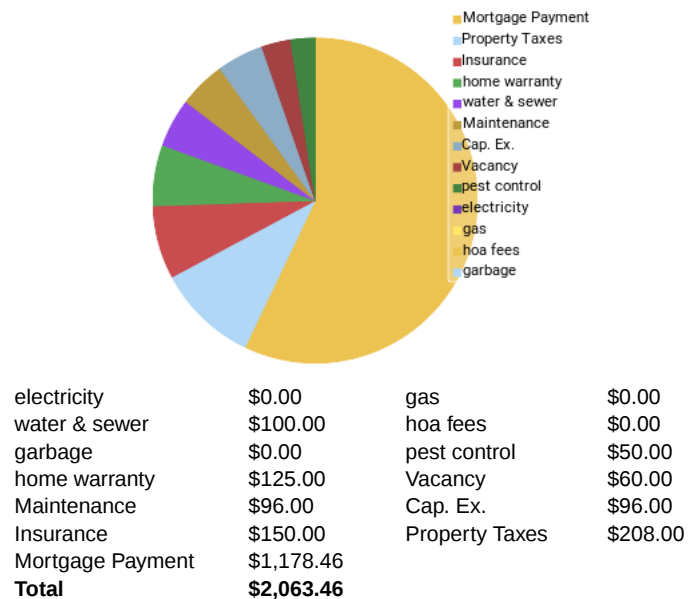
|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$225,000.00        |
| Purchase Closing Costs:       | \$5,000.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$230,000.00</b> |
| After Repair Value            |                     |

|                         |                   |
|-------------------------|-------------------|
| Down Payment:           | \$0.00            |
| Loan Amount:            | \$225,000.00      |
| Loan Points:            | 1.0               |
| Loan Fees:              | \$2,250.00        |
| Amortized Over:         | 30 years          |
| Loan Interest Rate:     | 4.785%            |
| <b>Monthly P&amp;I:</b> | <b>\$1,178.46</b> |

### Income



### Expenses



Financial Projections

|                                 |   |              |                      |      |
|---------------------------------|---|--------------|----------------------|------|
| Total Initial Equity:           | - | \$225,000.00 |                      |      |
| Gross Rent Multiplier:          |   | 15.63        |                      |      |
| Income-Expense Ratio (2% Rule): |   | 0.52%        |                      |      |
| Typical Cap Rate:               |   | 1.68%        | Debt Coverage Ratio: | 0.27 |
| ARV based on Cap Rate:          |   | \$225,000.00 |                      |      |

50% Rule Cash Flow Estimates

|                                         |            |
|-----------------------------------------|------------|
| Total Monthly Income:                   | \$1,200.00 |
| x50% for Expenses:                      | \$600.00   |
| Monthly Payment/Interest Payment:       | \$1,178.46 |
| Total Monthly Cash Flow using 50% Rule: | -\$578.46  |

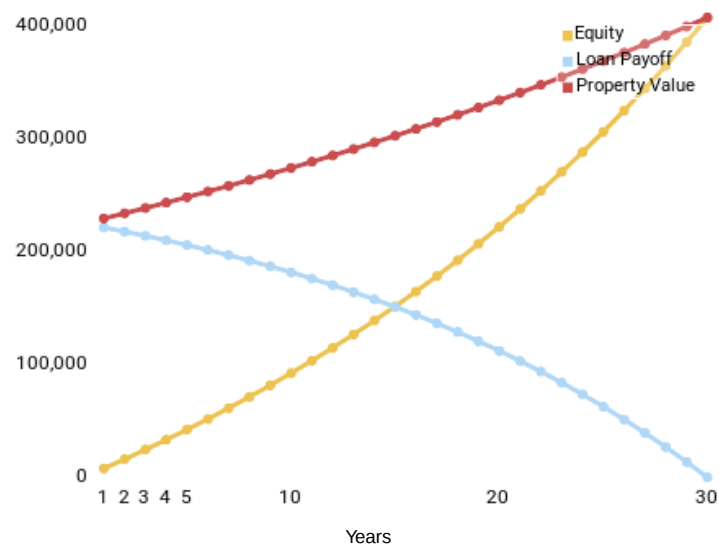
Analysis Over Time

| 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         | \$14,688    | \$14,982  | \$15,899          | \$17,554  | \$19,381  | \$21,398  | \$26,084  |
| Total Annual Expenses       | \$24,974    | \$25,191  | \$25,867          | \$27,087  | \$28,435  | \$29,922  | \$33,378  |
| Total Annual Cashflow       | -\$10,286   | -\$10,209 | -\$9,968          | -\$9,534  | -\$9,054  | -\$8,525  | -\$7,295  |
| Cash on Cash ROI            | -141.87%    | -140.81%  | -137.49%          | -131.50%  | -124.88%  | -117.58%  | -100.61%  |
| Property Value              | \$229,500   | \$234,090 | \$248,418         | \$274,274 | \$302,820 | \$334,338 | \$407,556 |
| Equity                      | \$7,950     | \$16,159  | \$42,442          | \$92,451  | \$151,666 | \$222,123 | \$407,556 |
| Loan Balance                | \$221,550   | \$217,931 | \$205,976         | \$181,822 | \$151,154 | \$112,215 | \$0       |
| Total Profit if Sold        | -\$9,586    | -\$11,585 | -\$15,451         | -\$13,996 | -\$1,030  | \$25,724  | \$132,476 |
| Compound Annual Growth Rate | 0%          | 0%        | 0%                | 0%        | -1%       | 8%        | 10%       |

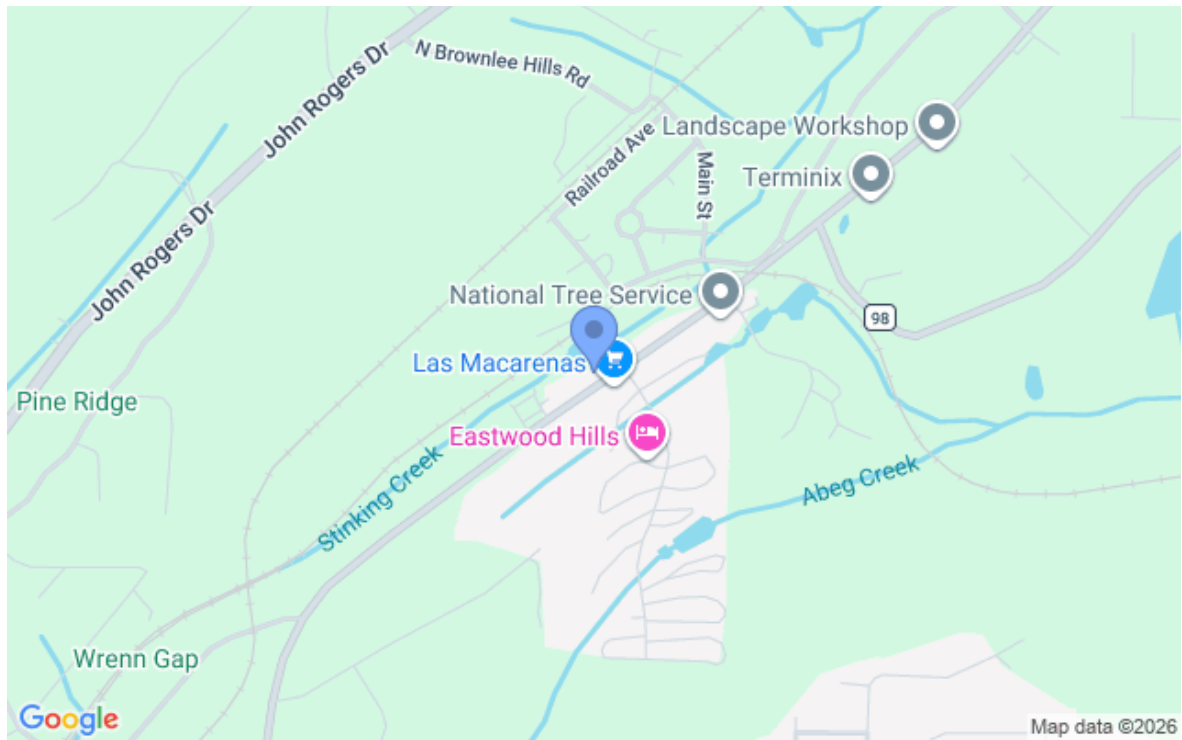
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)

No Data



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