



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,300.00	\$1,828.80	\$471.20	6.37%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$17,509.20	\$68,750.00	8.22%	6.37%

Property Information

Purchase Price:	\$275,000.00
Purchase Closing Costs:	\$13,750.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$288,750.00
After Repair Value	

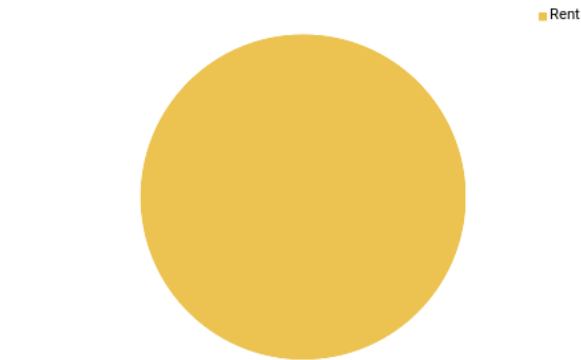
Property Description

Raised Ranch, Fenced Yard, Newer Carpet, Basement has bedrooms 3&4 plus additional 5th bedroom that is 90% finished, as well as a bonus studio/office space. Utilities (Gas, Electricity, Water & Sewer + Garbage Removal) are about \$200/month, to be paid by tenant.



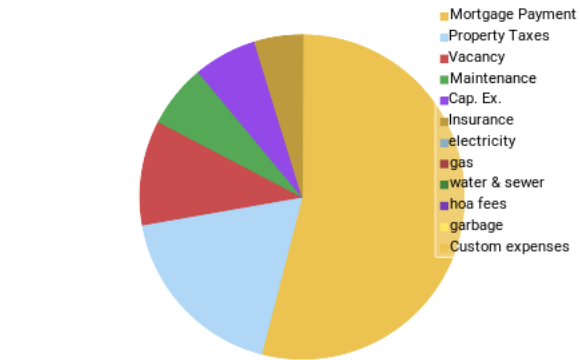
Down Payment:	\$55,000.00
Loan Amount:	\$220,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$987.90

Income



Rent	\$2,300.00
Total	\$2,300.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$190.90	Maintenance	\$115.00
Cap. Ex.	\$115.00	Insurance	\$87.00
Property Taxes	\$333.00	Mortgage Payment	\$987.90
Total	\$1,828.80		

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Financial Projections

Total Initial Equity:	-	\$220,000.00		
Gross Rent Multiplier:		9.96		
Income-Expense Ratio (2% Rule):		0.80%		
Typical Cap Rate:		6.37%	Debt Coverage Ratio:	1.48
ARV based on Cap Rate:		\$275,000.00		

50% Rule Cash Flow Estimates

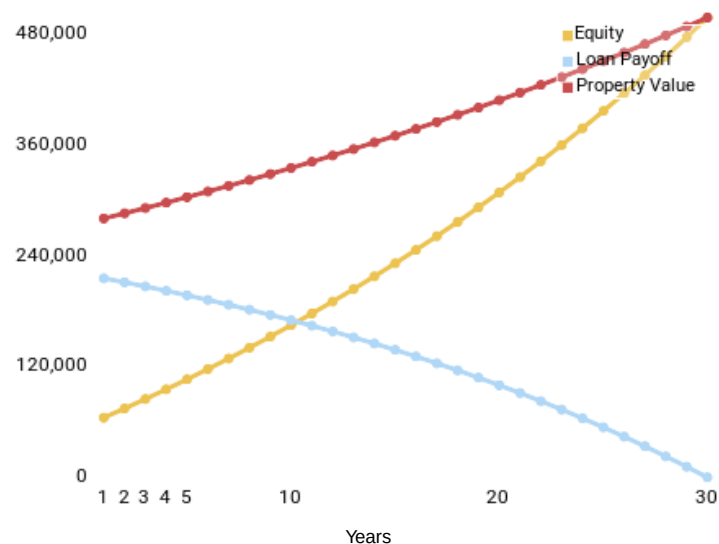
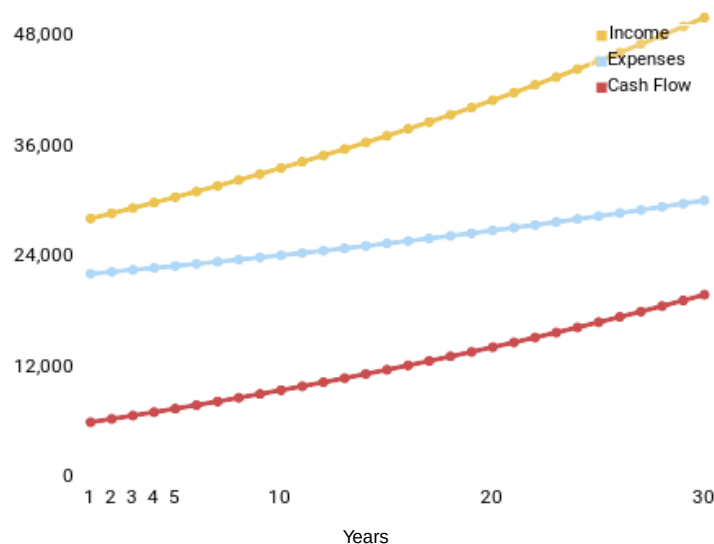
Total Monthly Income:	\$2,300.00
x50% for Expenses:	\$1,150.00
Monthly Payment/Interest Payment:	\$987.90
Total Monthly Cash Flow using 50% Rule:	\$162.10

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	\$28,152	\$28,715	\$30,473	\$33,644	\$37,146	\$41,012	\$49,994
Total Annual Expenses	\$22,147	\$22,353	\$22,996	\$24,155	\$25,436	\$26,849	\$30,133
Total Annual Cashflow	\$6,005	\$6,362	\$7,477	\$9,489	\$11,710	\$14,163	\$19,861
Cash on Cash ROI	8.73%	9.25%	10.88%	13.80%	17.03%	20.60%	28.89%
Property Value	\$280,500	\$286,110	\$303,622	\$335,223	\$370,114	\$408,636	\$498,124
Equity	\$64,722	\$74,704	\$106,289	\$164,884	\$231,923	\$308,733	\$498,124
Loan Balance	\$215,778	\$211,406	\$197,334	\$170,339	\$138,190	\$99,903	\$0
Total Profit if Sold	\$1,977	\$18,321	\$71,206	\$173,142	\$294,202	\$436,823	\$798,252
Compound Annual Growth Rate	3%	13%	15%	13%	12%	10%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)

1402.0

Year Built

1996

