

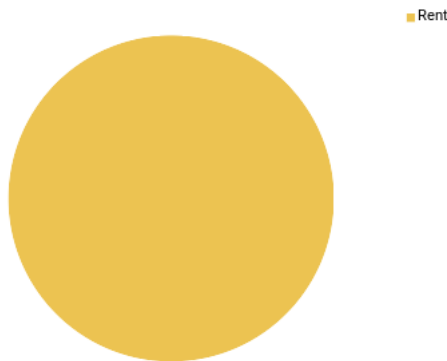


<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$4,800.00	\$3,970.71	\$829.29	4.17%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$39,636.00	\$183,000.00	5.44%	5.54%

**Property Information**

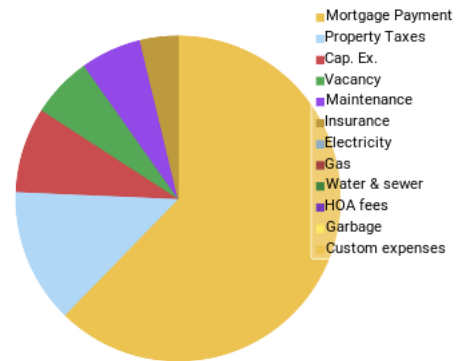
Purchase Price:	\$715,000.00
Purchase Closing Costs:	\$10,000.00
Estimated Repair Costs:	\$30,000.00
<b>Total Cost of Project:</b>	<b>\$755,000.00</b>
After Repair Value	\$950,000.00
Down Payment:	\$143,000.00
Loan Amount:	\$572,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.200%
<b>Monthly P&amp;I:</b>	<b>\$2,473.71</b>

**Income**



Rent	\$4,800.00
<b>Total</b>	<b>\$4,800.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$240.00	Maintenance	\$240.00
Cap. Ex.	\$336.00	Insurance	\$150.00
Property Taxes	\$531.00	Mortgage Payment	\$2,473.71
<b>Total</b>	<b>\$3,970.71</b>		

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## Financial Projections

Total Initial Equity:	\$378,000.00		
Gross Rent Multiplier:	12.41		
Income-Expense Ratio (2% Rule):	0.64%		
Typical Cap Rate:	5.54%	Debt Coverage Ratio:	1.34
ARV based on Cap Rate:	\$715,000.00		

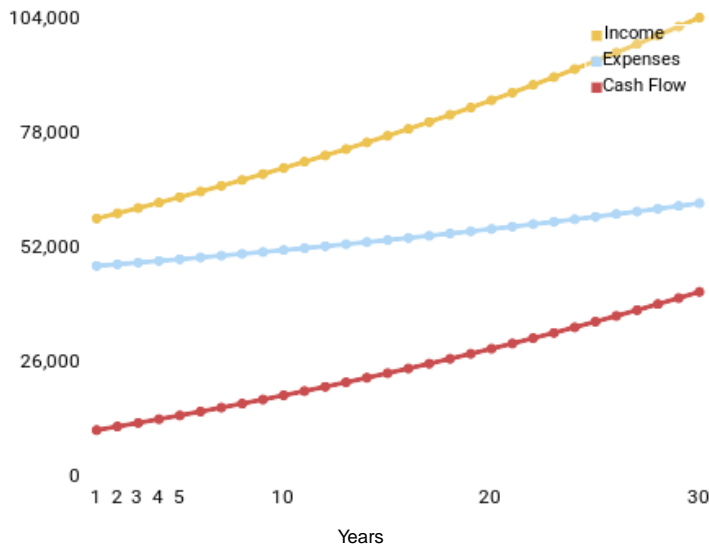
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$4,800.00
x50% for Expenses:	\$2,400.00
Monthly Payment/Interest Payment:	\$2,473.71
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$73.71</b>

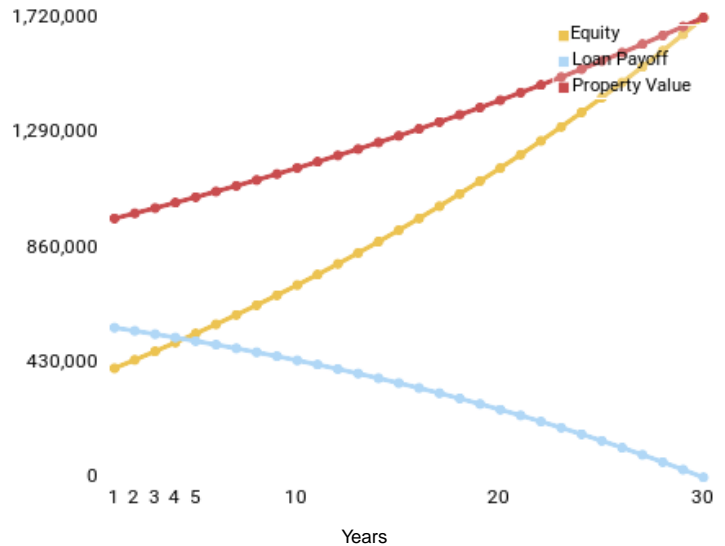
## Analysis Over Time

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	\$58,752	\$59,927	\$63,595	\$70,214	\$77,522	\$85,591	\$104,334
Total Annual Expenses	\$48,008	\$48,374	\$49,518	\$51,583	\$53,862	\$56,378	\$62,224
Total Annual Cashflow	\$10,744	\$11,553	\$14,077	\$18,632	\$23,660	\$29,212	\$42,111
Cash on Cash ROI	5.87%	6.31%	7.69%	10.18%	12.93%	15.96%	23.01%
Property Value	\$969,000	\$988,380	\$1,048,877	\$1,158,045	\$1,278,575	\$1,411,650	\$1,720,794
Equity	\$408,549	\$439,853	\$538,496	\$719,958	\$925,309	\$1,157,901	\$1,720,794
Loan Balance	\$560,451	\$548,527	\$510,381	\$438,086	\$353,265	\$253,749	\$0
Total Profit if Sold	\$236,293	\$279,150	\$417,466	\$682,796	\$996,192	\$1,363,523	\$2,287,373
Compound Annual Growth Rate	129%	59%	27%	17%	13%	11%	9%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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