



|                        |                          |                           |                            |
|------------------------|--------------------------|---------------------------|----------------------------|
| <b>Monthly Income:</b> | <b>Monthly Expenses:</b> | <b>Monthly Cash Flow:</b> | <b>Pro Forma Cap Rate:</b> |
| \$4,000.00             | \$2,247.13               | \$1,752.87                | 11.88%                     |
| <b>NOI</b>             | <b>Total Cash Needed</b> | <b>Cash on Cash ROI</b>   | <b>Purchase Cap Rate</b>   |
| \$30,900.00            | \$70,000.00              | 30.05%                    | 11.88%                     |

**Property Information**

|                               |                     |
|-------------------------------|---------------------|
| Purchase Price:               | \$260,000.00        |
| Purchase Closing Costs:       | \$5,000.00          |
| Estimated Repair Costs:       | \$0.00              |
| <b>Total Cost of Project:</b> | <b>\$265,000.00</b> |
| After Repair Value            |                     |

**Property Description**

AMAZING OPPORTUNITY! Don't miss out on this all brick 4-Unit! 2 BR - 1 Bath per unit and 4 off street parking spaces in the back. 1 unit fully renovated with updated electrical, plumbing, kitchen, bathroom, flooring, trim. 3 more with work begun and ready for your imagination and handy work. Being sold AS-IS. High Income Potential! Renovated uni...

|                         |                 |
|-------------------------|-----------------|
| Down Payment:           | \$65,000.00     |
| Loan Amount:            | \$195,000.00    |
| Loan Points:            | -               |
| Loan Fees:              | \$0.00          |
| Amortized Over:         | 30 years        |
| Loan Interest Rate:     | 3.000%          |
| <b>Monthly P&amp;I:</b> | <b>\$822.13</b> |

**Income**



|              |                   |
|--------------|-------------------|
| Rent         | \$4,000.00        |
| <b>Total</b> | <b>\$4,000.00</b> |

**Expenses**



|                  |                   |                 |          |
|------------------|-------------------|-----------------|----------|
| Electricity      | \$0.00            | Gas             | \$0.00   |
| Water & sewer    | \$0.00            | HOA fees        | \$0.00   |
| Garbage          | \$0.00            | Custom expenses |          |
| Vacancy          | \$200.00          | Maintenance     | \$200.00 |
| Cap. Ex.         | \$400.00          | Management      | \$400.00 |
| Insurance        | \$100.00          | Property Taxes  | \$125.00 |
| Mortgage Payment | \$822.13          |                 |          |
| <b>Total</b>     | <b>\$2,247.13</b> |                 |          |

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## Financial Projections

|                                 |               |                      |      |
|---------------------------------|---------------|----------------------|------|
| Total Initial Equity:           | -\$195,000.00 |                      |      |
| Gross Rent Multiplier:          | 5.42          |                      |      |
| Income-Expense Ratio (2% Rule): | 1.51%         |                      |      |
| Typical Cap Rate:               | 11.88%        | Debt Coverage Ratio: | 3.13 |
| ARV based on Cap Rate:          | \$260,000.00  |                      |      |

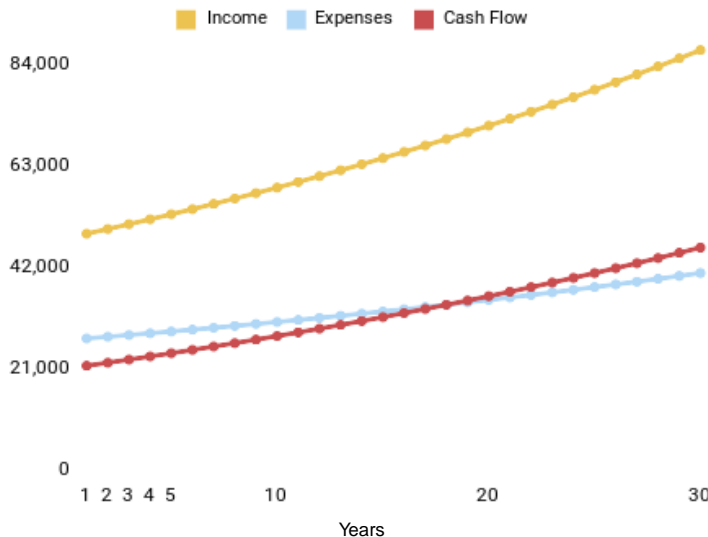
## 50% Rule Cash Flow Estimates

|  |                   |
|--|-------------------|
| Total Monthly Income:                          | \$4,000.00        |
| x50% for Expenses:                             | \$2,000.00        |
| Monthly Payment/Interest Payment:              | \$822.13          |
| <b>Total Monthly Cash Flow using 50% Rule:</b> | <b>\$1,177.87</b> |

## Analysis Over Time

| Annual Growth Assumptions | 2%        |           | 2%        |           | 3%             |           |             |
|---------------------------|-----------|-----------|-----------|-----------|----------------|-----------|-------------|
|                           | Expenses  |           | Income    |           | Property Value |           |             |
|                           | Year 1    | Year 2    | Year 5    | Year 10   | Year 15        | Year 20   | Year 30     |
| Total Annual Income       | \$48,960  | \$49,939  | \$52,996  | \$58,512  | \$64,602       | \$71,325  | \$86,945    |
| Total Annual Expenses     | \$27,308  | \$27,656  | \$28,745  | \$30,710  | \$32,880       | \$35,275  | \$40,840    |
| Total Annual Cashflow     | \$21,652  | \$22,283  | \$24,251  | \$27,801  | \$31,722       | \$36,050  | \$46,106    |
| Cash on Cash ROI          | 30.93%    | 31.83%    | 34.64%    | 39.72%    | 45.32%         | 51.50%    | 65.87%      |
| Property Value            | \$267,800 | \$275,834 | \$301,411 | \$349,418 | \$405,072      | \$469,589 | \$631,088   |
| Equity                    | \$76,871  | \$89,100  | \$128,044 | \$201,180 | \$286,023      | \$384,448 | \$631,088   |
| Loan Balance              | \$190,929 | \$186,734 | \$173,367 | \$148,239 | \$119,049      | \$85,141  | \$0         |
| Total Profit if Sold      | \$28,524  | \$63,036  | \$172,737 | \$377,638 | \$613,094      | \$882,942 | \$1,543,747 |
| Annualized Total Return   | 41%       | 38%       | 28%       | 20%       | 16%            | 14%       | 11%         |

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

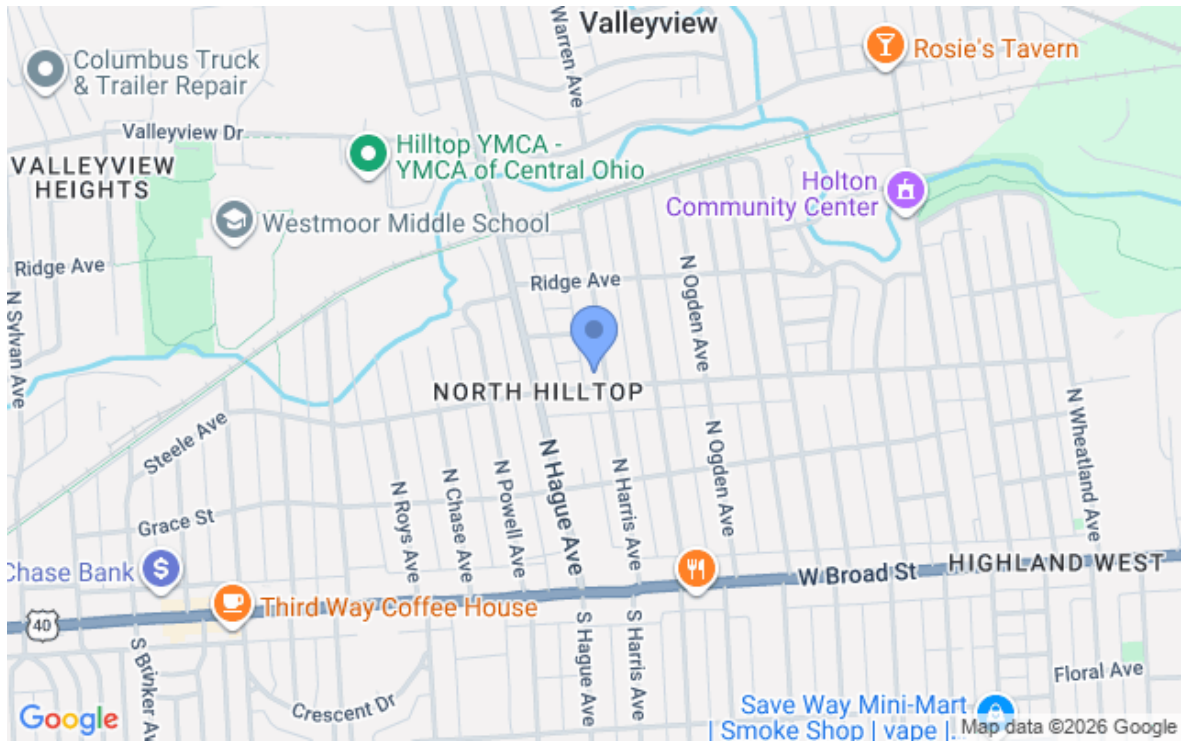


### Loan Balance, Value and Equity (in \$)



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