

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,000.00	\$1,490.16	\$509.84	6.89%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$14,820.00	\$46,000.00	13.30%	6.89%

Property Information

Purchase Price:	\$215,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$218,000.00
After Repair Value	\$265,000.00

Property Description

Duplex -two story

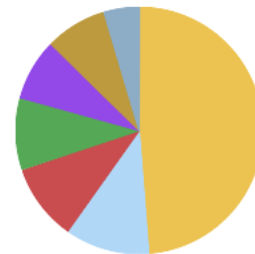
Down Payment:	\$43,000.00
Loan Amount:	\$172,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	\$725.16

Income



Rent	\$2,000.00
Total	\$2,000.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$150.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$120.00	Maintenance	\$140.00
Cap. Ex.	\$120.00	Insurance	\$70.00
Property Taxes	\$165.00	Mortgage Payment	\$725.16
Total	\$1,490.16		

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Financial Projections

Total Initial Equity:	\$93,000.00		
Gross Rent Multiplier:	8.96		
Income-Expense Ratio (2% Rule):	0.92%		
Typical Cap Rate:	6.89%	Debt Coverage Ratio:	1.70
ARV based on Cap Rate:	\$215,000.00		

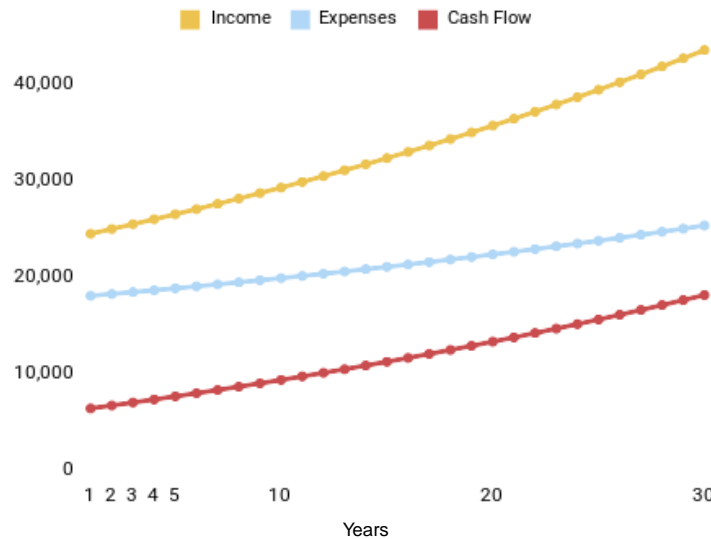
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,000.00
x50% for Expenses:	\$1,000.00
Monthly Payment/Interest Payment:	\$725.16
Total Monthly Cash Flow using 50% Rule:	\$274.84

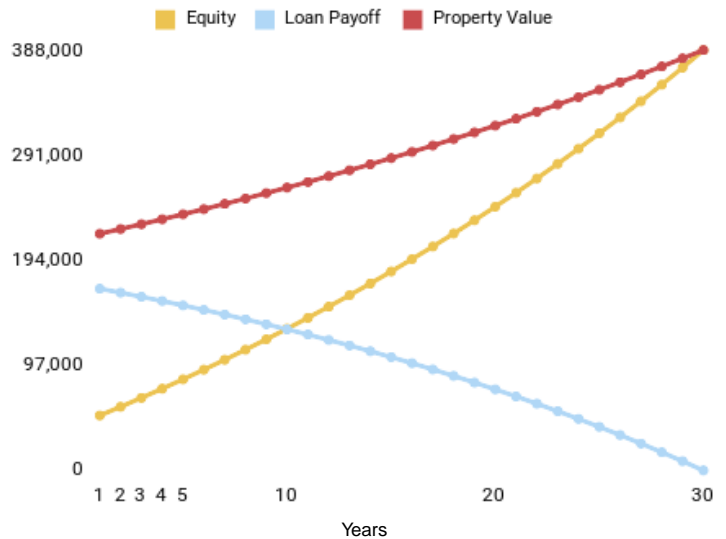
Analysis Over Time

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	\$24,480	\$24,970	\$26,498	\$29,256	\$32,301	\$35,663	\$43,473
Total Annual Expenses	\$18,066	\$18,253	\$18,837	\$19,892	\$21,057	\$22,343	\$25,330
Total Annual Cashflow	\$6,414	\$6,717	\$7,661	\$9,364	\$11,244	\$13,320	\$18,142
Cash on Cash ROI	13.94%	14.60%	16.65%	20.36%	24.44%	28.96%	39.44%
Property Value	\$219,300	\$223,686	\$237,377	\$262,084	\$289,362	\$319,479	\$389,443
Equity	\$50,891	\$58,977	\$84,458	\$131,330	\$184,355	\$244,380	\$389,443
Loan Balance	\$168,409	\$164,709	\$152,919	\$130,754	\$105,007	\$75,099	\$0
Total Profit if Sold	\$11,306	\$26,109	\$73,615	\$163,831	\$269,240	\$391,631	\$695,629
Annualized Total Return	25%	25%	21%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)

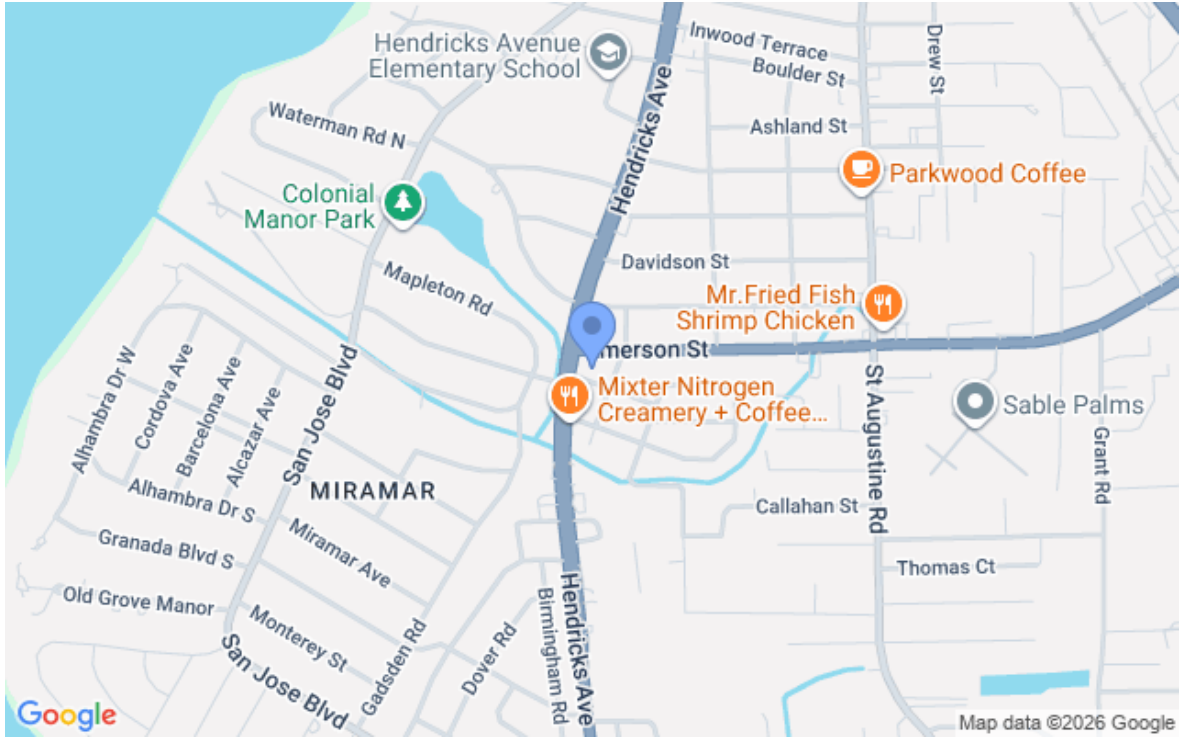


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House Size (sq. ft)
Year Built

1408.0
1946



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