



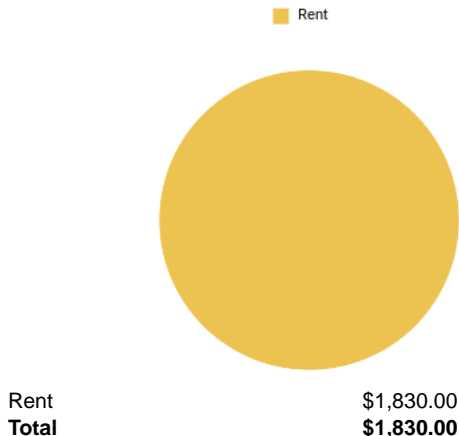
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,830.00	\$1,280.17	\$549.83	9.83%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$12,774.00	\$30,000.00	21.99%	9.83%

Property Information

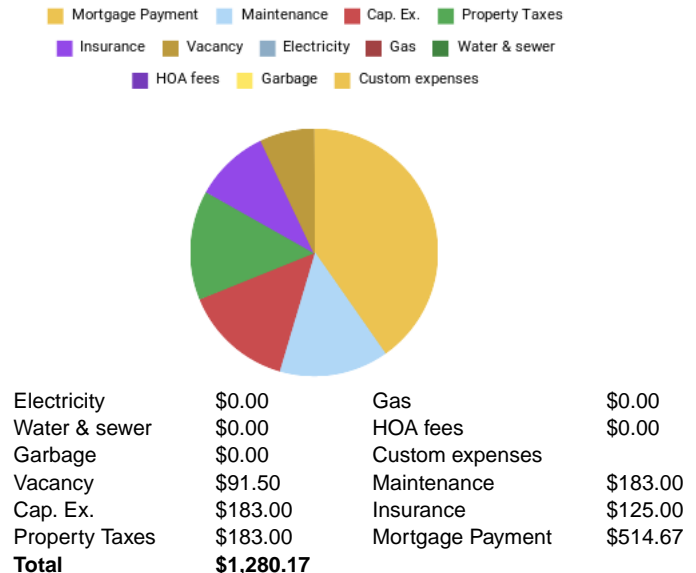
Purchase Price:	\$130,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$134,000.00
After Repair Value	

Down Payment:	\$26,000.00
Loan Amount:	\$104,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.300%
Monthly P&I:	\$514.67

Income



Expenses



Financial Projections

Total Initial Equity:	-\$104,000.00		
Gross Rent Multiplier:	5.92		
Income-Expense Ratio (2% Rule):	1.37%		
Typical Cap Rate:	9.83%	Debt Coverage Ratio:	2.07
ARV based on Cap Rate:	\$130,000.00		

50% Rule Cash Flow Estimates

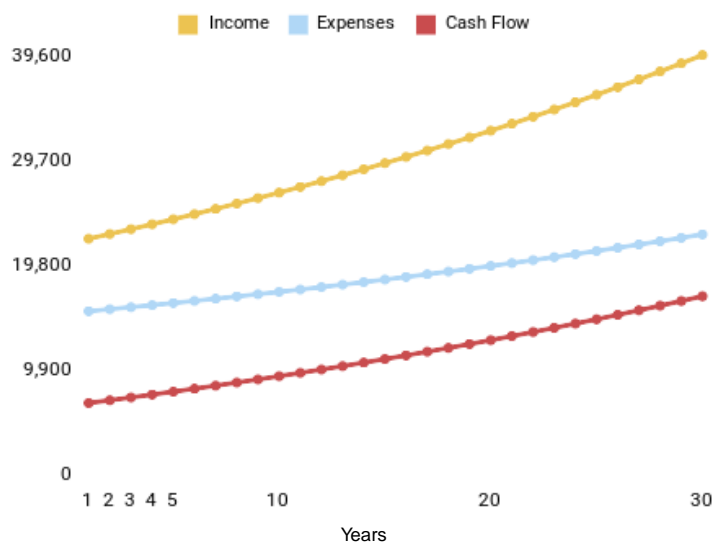
Total Monthly Income:	\$1,830.00
x50% for Expenses:	\$915.00
Monthly Payment/Interest Payment:	\$514.67
Total Monthly Cash Flow using 50% Rule:	\$400.33

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	\$22,399	\$22,847	\$24,246	\$26,769	\$29,555	\$32,631	\$39,778
Total Annual Expenses	\$15,546	\$15,733	\$16,318	\$17,374	\$18,539	\$19,826	\$22,815
Total Annual Cashflow	\$6,853	\$7,114	\$7,928	\$9,395	\$11,016	\$12,805	\$16,962
Cash on Cash ROI	22.84%	23.71%	26.43%	31.32%	36.72%	42.68%	56.54%
Property Value	\$132,600	\$135,252	\$143,531	\$158,469	\$174,963	\$193,173	\$235,477
Equity	\$30,338	\$34,804	\$49,017	\$75,713	\$106,778	\$143,048	\$235,477
Loan Balance	\$102,262	\$100,448	\$94,514	\$82,756	\$68,185	\$50,125	\$0
Total Profit if Sold	\$7,191	\$18,772	\$55,943	\$126,622	\$209,462	\$306,111	\$548,778
Annualized Total Return	24%	28%	23%	18%	15%	13%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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