

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$950.00	\$816.86	\$133.14	4.27%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,760.00	\$26,800.00	5.96%	5.82%

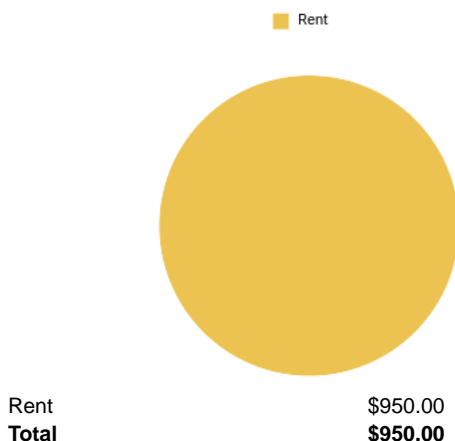
Property Information

Purchase Price:	\$99,000.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$5,000.00
Total Cost of Project:	\$106,000.00
After Repair Value	\$135,000.00

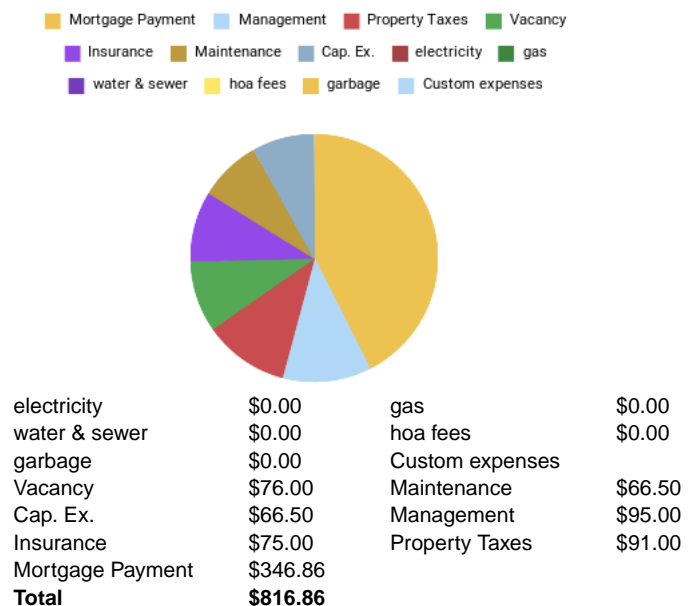
Down Payment:	\$19,800.00
Loan Amount:	\$79,200.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.300%
Monthly P&I:	\$346.86



Income



Expenses



Financial Projections

Total Initial Equity:	\$55,800.00		
Gross Rent Multiplier:	8.68		
Income-Expense Ratio (2% Rule):	0.90%		
Typical Cap Rate:	5.82%	Debt Coverage Ratio:	1.38
ARV based on Cap Rate:	\$99,000.00		

50% Rule Cash Flow Estimates

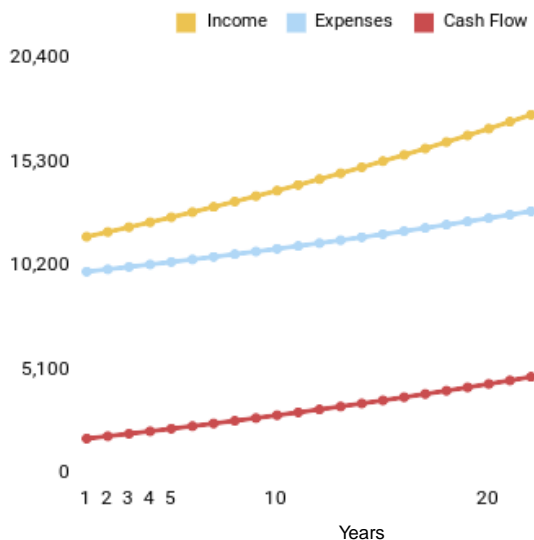
Total Monthly Income:	\$950.00
x50% for Expenses:	\$475.00
Monthly Payment/Interest Payment:	\$346.86
Total Monthly Cash Flow using 50% Rule:	\$128.14

Analysis Over Time

Annual Growth Assumptions	2% Expenses		2% Income		2% Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$11,628	\$11,861	\$12,587	\$13,897	\$15,343	\$16,940	\$20,650
Total Annual Expenses	\$9,915	\$10,030	\$10,389	\$11,037	\$11,753	\$12,543	\$14,378
Total Annual Cashflow	\$1,713	\$1,830	\$2,197	\$2,859	\$3,590	\$4,397	\$6,271
Cash on Cash ROI	6.39%	6.83%	8.20%	10.67%	13.40%	16.41%	23.40%
Property Value	\$137,700	\$140,454	\$149,051	\$164,564	\$181,692	\$200,603	\$244,534
Equity	\$60,072	\$64,451	\$78,257	\$103,683	\$132,499	\$165,192	\$244,534
Loan Balance	\$77,628	\$76,003	\$70,793	\$60,881	\$49,193	\$35,411	\$0
Total Profit if Sold	\$34,985	\$41,195	\$61,221	\$99,592	\$144,867	\$197,897	\$331,210
Annualized Total Return	131%	59%	27%	17%	13%	11%	9%

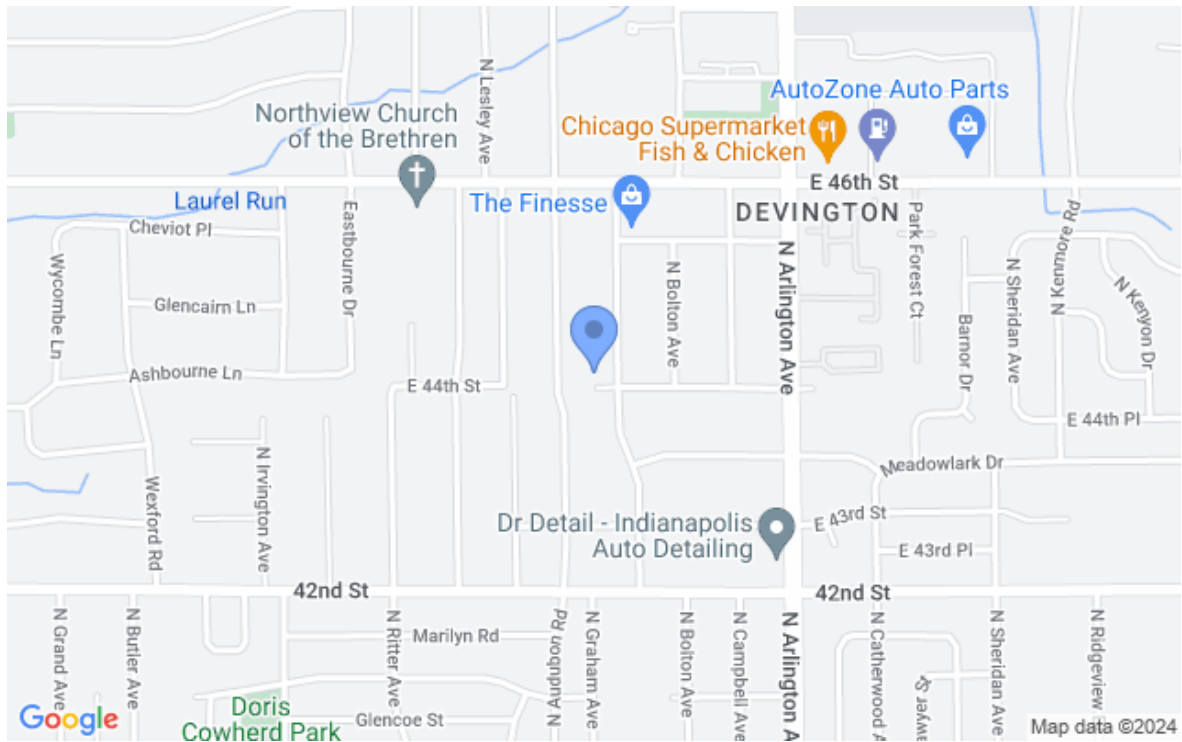
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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