



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$977.00	\$860.41	\$116.59	5.98%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,982.24	\$23,000.00	6.08%	5.98%

Property Information

Purchase Price:	\$100,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$103,000.00
After Repair Value	

Down Payment:	\$20,000.00
Loan Amount:	\$80,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$381.93



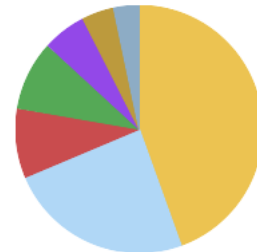
Income



Rent	\$977.00
Total	\$977.00

Expenses

- Mortgage Payment
- Property Taxes
- Cap. Ex.
- Management
- Maintenance
- Insurance
- Vacancy
- electricity
- gas
- water & sewer
- hoa fees
- garbage
- Custom expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$29.31	Maintenance	\$48.85
Cap. Ex.	\$78.16	Management	\$78.16
Insurance	\$36.00	Property Taxes	\$208.00
Mortgage Payment	\$381.93		
Total	\$860.41		

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Financial Projections

Total Initial Equity:	-\$80,000.00		
Gross Rent Multiplier:	8.53		
Income-Expense Ratio (2% Rule):	0.95%		
Typical Cap Rate:	5.98%	Debt Coverage Ratio:	1.31
ARV based on Cap Rate:	\$100,000.00		

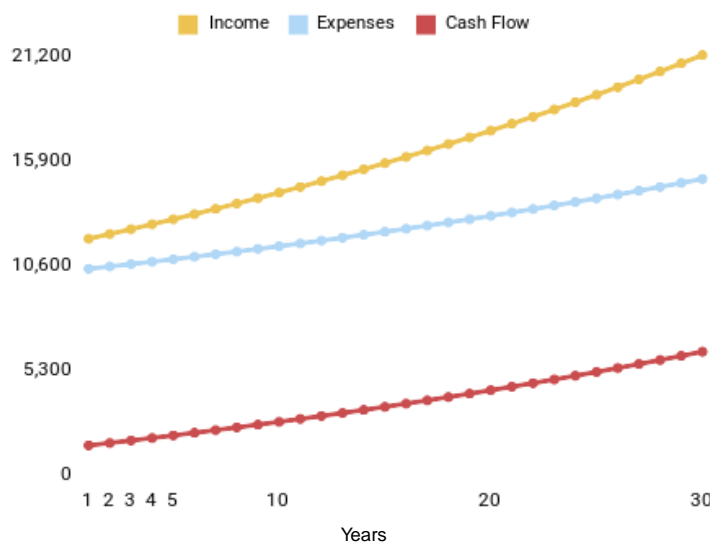
50% Rule Cash Flow Estimates

Total Monthly Income:	\$977.00
x50% for Expenses:	\$488.50
Monthly Payment/Interest Payment:	\$381.93
Total Monthly Cash Flow using 50% Rule:	\$106.57

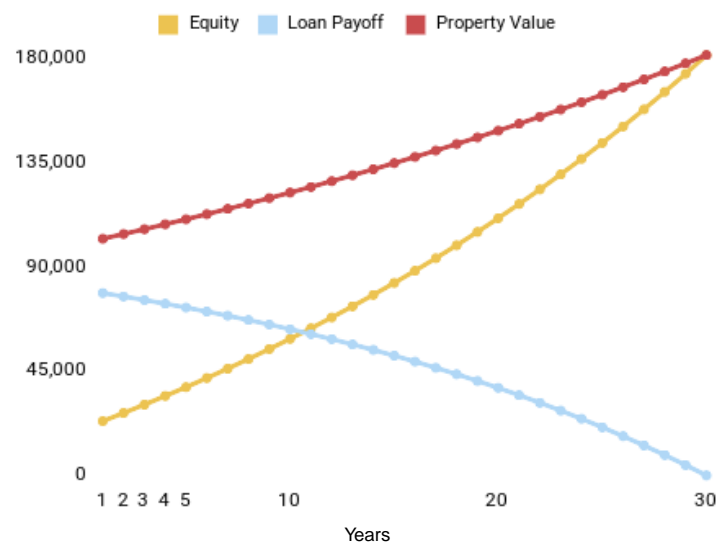
Analysis Over Time

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	\$11,958	\$12,198	\$12,944	\$14,291	\$15,779	\$17,421	\$21,236
Total Annual Expenses	\$10,440	\$10,557	\$10,923	\$11,582	\$12,311	\$13,115	\$14,984
Total Annual Cashflow	\$1,519	\$1,641	\$2,022	\$2,709	\$3,468	\$4,306	\$6,253
Cash on Cash ROI	6.60%	7.13%	8.79%	11.78%	15.08%	18.72%	27.19%
Property Value	\$102,000	\$104,040	\$110,408	\$121,899	\$134,587	\$148,595	\$181,136
Equity	\$23,409	\$26,915	\$38,050	\$58,872	\$82,953	\$110,871	\$181,136
Loan Balance	\$78,591	\$77,125	\$72,358	\$63,027	\$51,634	\$37,724	\$0
Total Profit if Sold	\$1,928	\$7,074	\$23,889	\$56,854	\$96,727	\$144,467	\$268,182
Annualized Total Return	8%	14%	15%	13%	12%	10%	9%

Income, Expenses and Cash Flow (in \$)

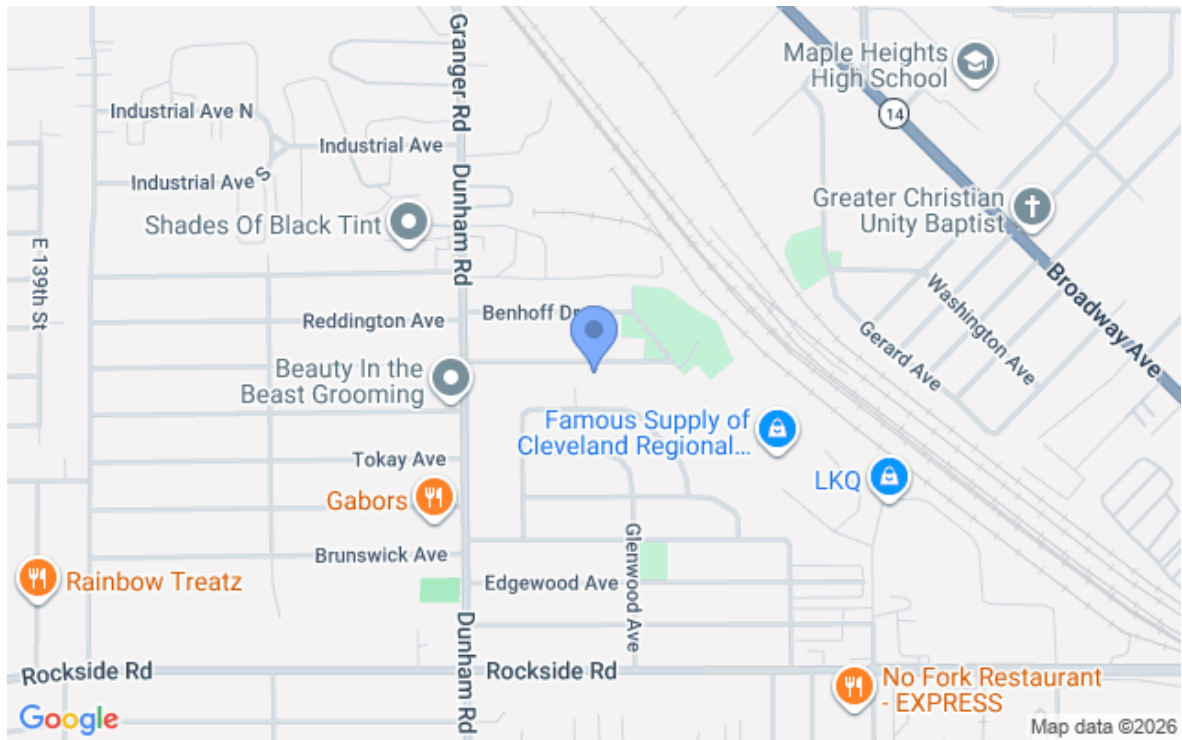


Loan Balance, Value and Equity (in \$)



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