



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$750.00	\$627.16	\$122.84	4.96%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,460.00	\$22,500.00	6.55%	8.40%

Property Information

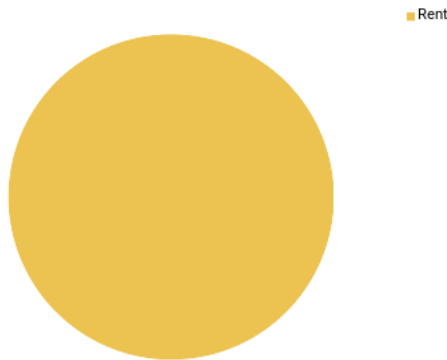
Purchase Price:	\$65,000.00
Purchase Closing Costs:	\$1,000.00
Estimated Repair Costs:	\$15,000.00
Total Cost of Project:	\$81,000.00
After Repair Value	\$110,000.00

Property Description

Great location- close to town of Irvington, Kilmarnock- shops, restaurants and more. Home needs a little TLC. property being sold "as is-where is" Home inspection for informational purposes only. House on town water and town sewage will be available soon.

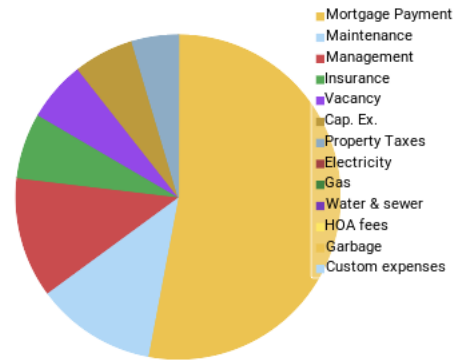
Down Payment:	\$6,500.00
Loan Amount:	\$58,500.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.500%
Monthly P&I:	\$332.16

Income



Rent	\$750.00
Total	\$750.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$37.50	Maintenance	\$75.00
Cap. Ex.	\$37.50	Management	\$75.00
Insurance	\$41.00	Property Taxes	\$29.00
Mortgage Payment	\$332.16		
Total	\$627.16		

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Financial Projections

Total Initial Equity:	\$51,500.00		
Gross Rent Multiplier:	7.22		
Income-Expense Ratio (2% Rule):	0.93%		
Typical Cap Rate:	8.40%	Debt Coverage Ratio:	1.37
ARV based on Cap Rate:	\$65,000.00		

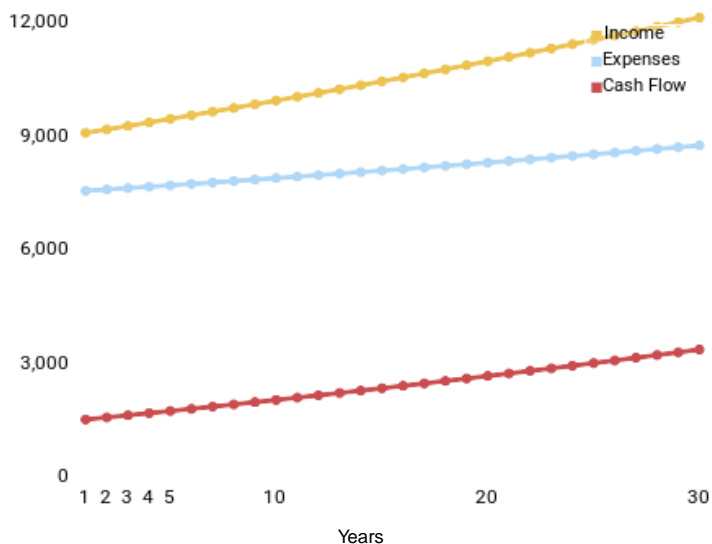
50% Rule Cash Flow Estimates

Total Monthly Income:	\$750.00
x50% for Expenses:	\$375.00
Monthly Payment/Interest Payment:	\$332.16
Total Monthly Cash Flow using 50% Rule:	\$42.84

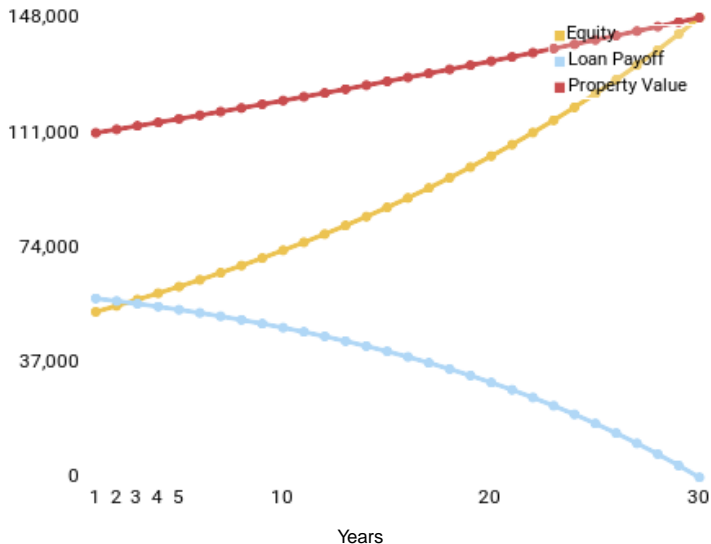
Analysis Over Time

Annual Growth Assumptions	1% Expenses	1% Income	1% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$9,090	\$9,181	\$9,459	\$9,942	\$10,449	\$10,982	\$12,131
Total Annual Expenses	\$7,561	\$7,597	\$7,706	\$7,896	\$8,096	\$8,305	\$8,757
Total Annual Cashflow	\$1,529	\$1,584	\$1,753	\$2,045	\$2,353	\$2,676	\$3,373
Cash on Cash ROI	6.79%	7.04%	7.79%	9.09%	10.46%	11.89%	14.99%
Property Value	\$111,100	\$112,211	\$115,611	\$121,508	\$127,707	\$134,221	\$148,263
Equity	\$53,388	\$55,332	\$61,522	\$73,222	\$87,055	\$103,615	\$148,263
Loan Balance	\$57,712	\$56,879	\$54,089	\$48,286	\$40,651	\$30,606	\$0
Total Profit if Sold	\$32,417	\$35,944	\$47,222	\$68,558	\$93,535	\$122,823	\$198,012
Compound Annual Growth Rate	144%	61%	25%	15%	12%	10%	8%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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House Size (sq. ft)
Year Built

672.0
1950



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