

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,350.00	\$1,086.66	\$263.34	8.43%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$10,104.00	\$19,685.00	16.05%	8.43%

### Property Information

Purchase Price:	\$119,900.00
Purchase Closing Costs:	\$1,700.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$121,600.00</b>
After Repair Value	

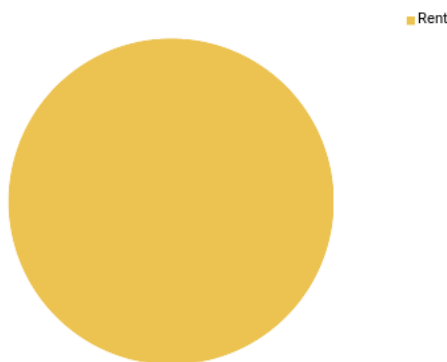


### Property Description

Looking for one story living and close to town? Only 10 minutes from Kilmarnock, this one-story ranch with 3 bedrooms and 2 full baths is ready for new owners. Just some minor cosmetics would transform this home into a snug and comfortable cottage for you and your family. When you enter through the front door, a large living room with hardwood f...

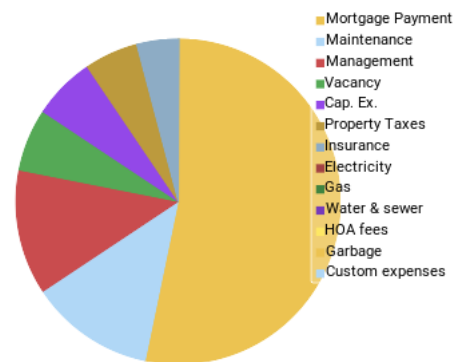
Down Payment:	\$17,985.00
Loan Amount:	\$101,915.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.500%
<b>Monthly P&amp;I:</b>	<b>\$578.66</b>

### Income



Rent	\$1,350.00
<b>Total</b>	<b>\$1,350.00</b>

### Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$135.00
Vacancy	\$67.50	Maintenance	\$135.00
Cap. Ex.	\$67.50	Management	\$135.00
Insurance	\$45.00	Property Taxes	\$58.00
Mortgage Payment	\$578.66		
<b>Total</b>	<b>\$1,086.66</b>		

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## Financial Projections

Total Initial Equity:	-\$101,915.00		
Gross Rent Multiplier:	7.40		
Income-Expense Ratio (2% Rule):	1.11%		
Typical Cap Rate:	8.43%	Debt Coverage Ratio:	1.46
ARV based on Cap Rate:	\$119,900.00		

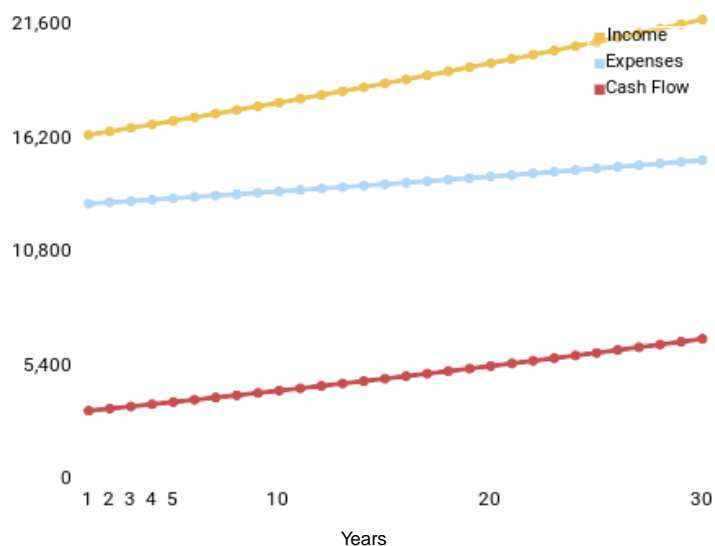
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,350.00
x50% for Expenses:	\$675.00
Monthly Payment/Interest Payment:	\$578.66
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$96.34</b>

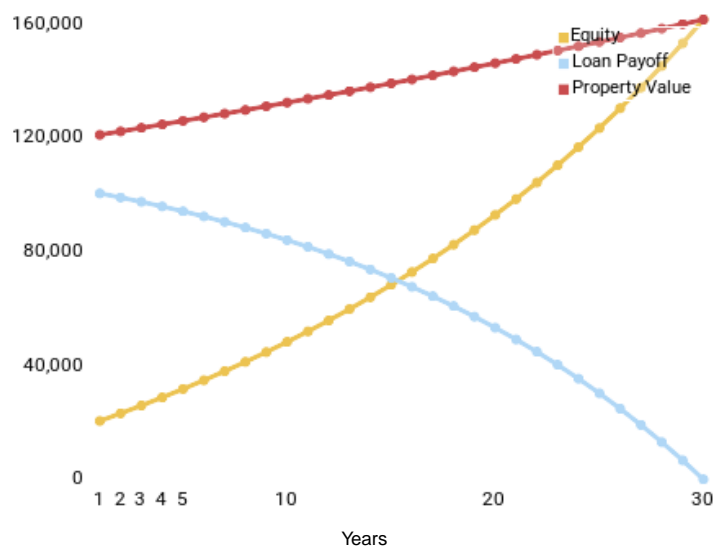
## Analysis Over Time

Annual Growth Assumptions	1%		1%		1%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$16,362	\$16,526	\$17,026	\$17,895	\$18,808	\$19,767	\$21,835
Total Annual Expenses	\$13,101	\$13,162	\$13,351	\$13,678	\$14,021	\$14,382	\$15,160
Total Annual Cashflow	\$3,261	\$3,363	\$3,675	\$4,217	\$4,786	\$5,385	\$6,675
Cash on Cash ROI	16.57%	17.08%	18.67%	21.42%	24.32%	27.36%	33.91%
Property Value	\$121,099	\$122,310	\$126,016	\$132,444	\$139,200	\$146,301	\$161,607
Equity	\$20,557	\$23,218	\$31,785	\$48,323	\$68,380	\$92,981	\$161,607
Loan Balance	\$100,542	\$99,092	\$94,231	\$84,122	\$70,820	\$53,320	\$0
Total Profit if Sold	\$4,133	\$10,157	\$29,436	\$65,965	\$108,805	\$159,122	\$288,585
Compound Annual Growth Rate	21%	23%	20%	16%	13%	12%	10%

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)

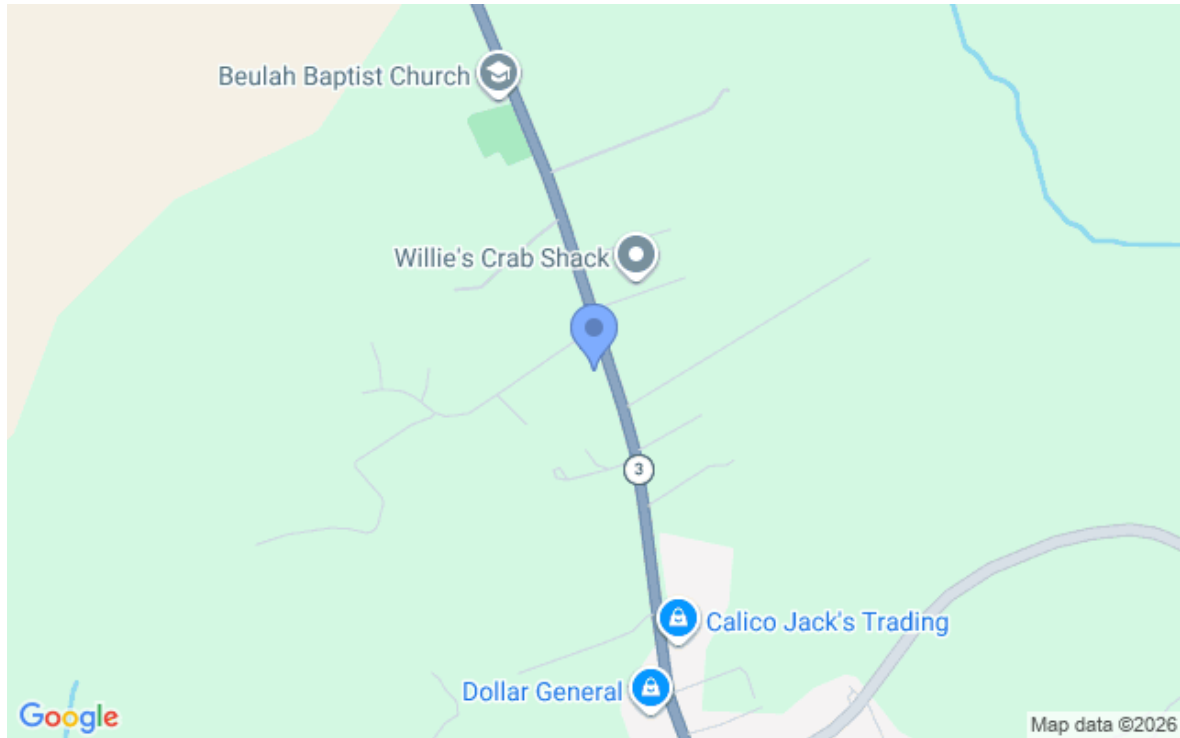


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House Size (sq. ft)  
Year Built

1568.0  
1960



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