

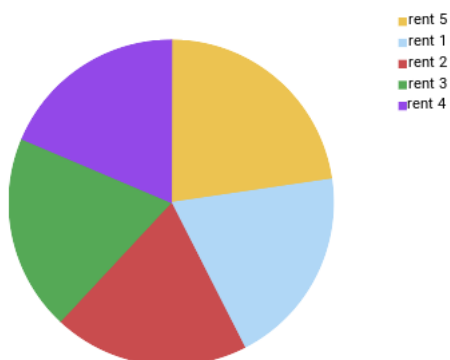
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,087.00	\$1,899.68	\$1,187.32	11.55%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$21,937.92	\$42,000.00	33.92%	11.55%

Property Information

Purchase Price:	\$190,000.00
Purchase Closing Costs:	\$4,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$194,000.00
After Repair Value	

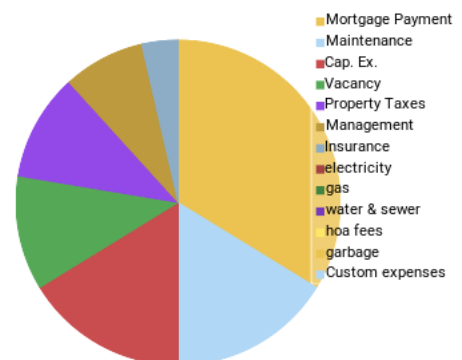
Down Payment:	\$38,000.00
Loan Amount:	\$152,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.000%
Monthly P&I:	\$640.84

Income



rent 1	\$612.00	rent 2	\$600.00
rent 3	\$600.00	rent 4	\$575.00
rent 5	\$700.00		
Total	\$3,087.00		

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$216.09	Maintenance	\$308.70
Cap. Ex.	\$308.70	Management	\$154.35
Insurance	\$69.00	Property Taxes	\$202.00
Mortgage Payment	\$640.84		
Total	\$1,899.68		

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Calculations based on a 31-day month. The calculators found on BiggerPockets are designed to be used for informational and educational purposes only, and when used alone, do not constitute investment advice. BiggerPockets recommends that you seek the advice of a real estate professional before making any type of investment. The results presented may not reflect the actual return of your own investments. BiggerPockets is not responsible for the consequences of any decisions or actions taken in reliance upon or as a result of the information provided by these tools.

Financial Projections

Total Initial Equity:	-\$152,000.00		
Gross Rent Multiplier:	5.13		
Income-Expense Ratio (2% Rule):	1.59%		
Typical Cap Rate:	11.55%	Debt Coverage Ratio:	2.85
ARV based on Cap Rate:	\$190,000.00		

50% Rule Cash Flow Estimates

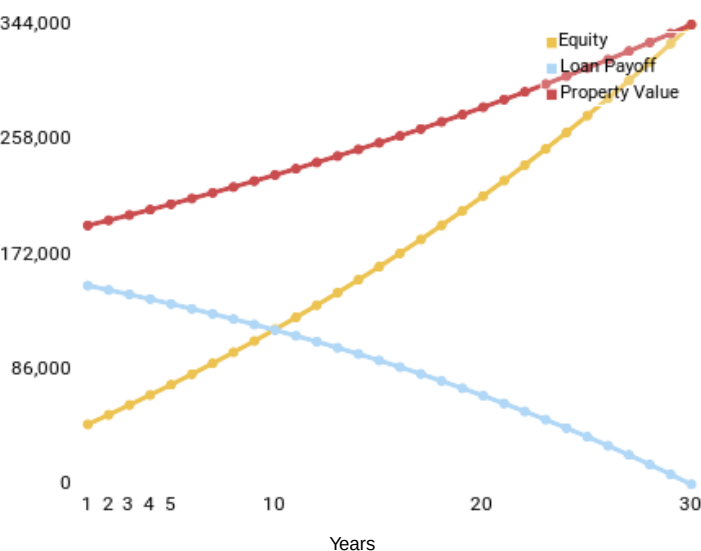
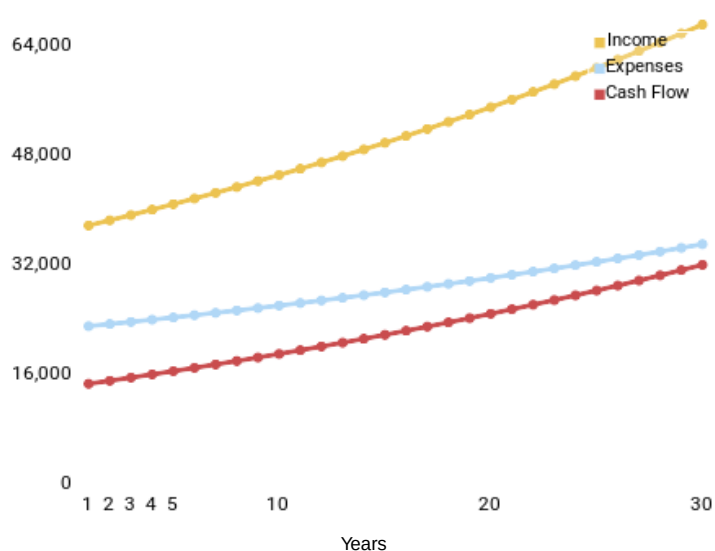
Total Monthly Income:	\$3,087.00
x50% for Expenses:	\$1,543.50
Monthly Payment/Interest Payment:	\$640.84
Total Monthly Cash Flow using 50% Rule:	\$902.66

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	\$37,785	\$38,541	\$40,900	\$45,156	\$49,856	\$55,045	\$67,100
Total Annual Expenses	\$23,098	\$23,406	\$24,368	\$26,104	\$28,021	\$30,137	\$35,053
Total Annual Cashflow	\$14,687	\$15,134	\$16,531	\$19,052	\$21,835	\$24,909	\$32,047
Cash on Cash ROI	34.97%	36.03%	39.36%	45.36%	51.99%	59.31%	76.30%
Property Value	\$193,800	\$197,676	\$209,775	\$231,609	\$255,715	\$282,330	\$344,159
Equity	\$44,973	\$52,119	\$74,638	\$116,059	\$162,918	\$215,964	\$344,159
Loan Balance	\$148,827	\$145,557	\$135,138	\$115,550	\$92,797	\$66,366	\$0
Total Profit if Sold	\$17,660	\$39,940	\$110,637	\$242,177	\$392,536	\$563,857	\$979,236
Compound Annual Growth Rate	42%	40%	29%	21%	17%	14%	11%

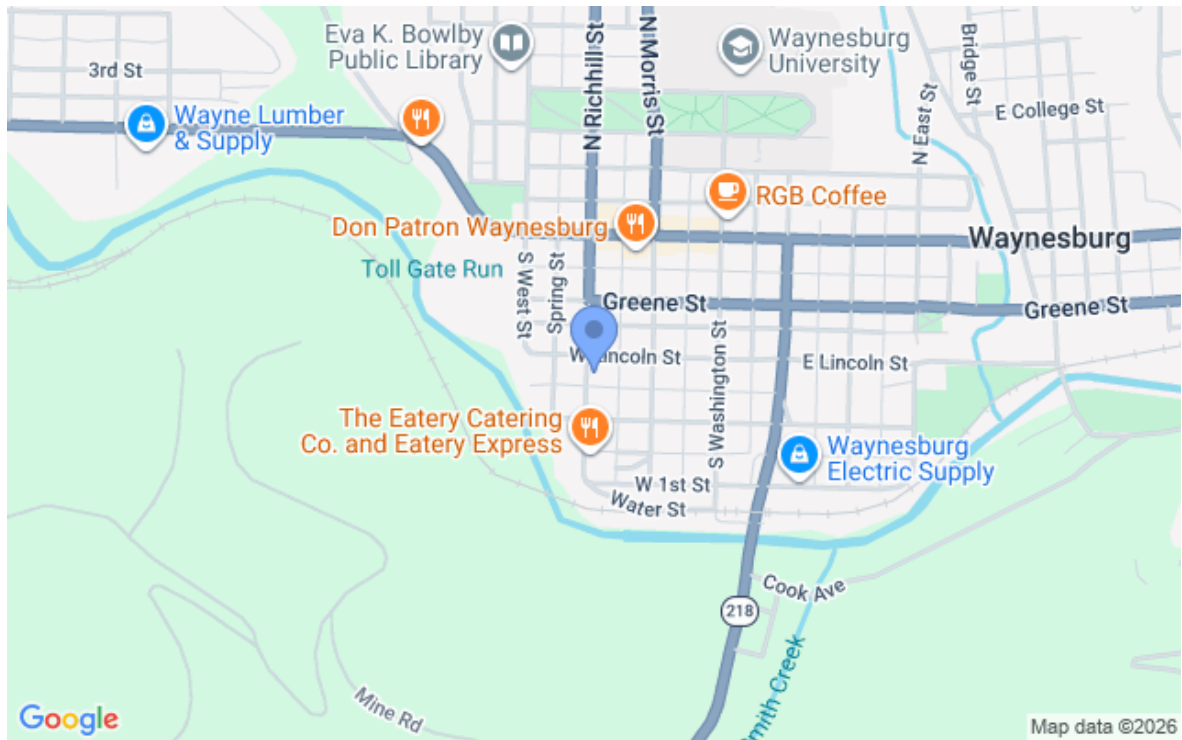
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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