

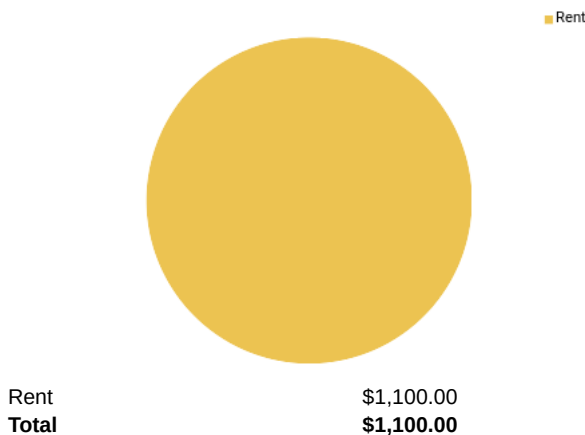
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,100.00	\$778.43	\$321.57	7.09%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$7,092.00	\$37,600.00	10.26%	8.87%

Property Information

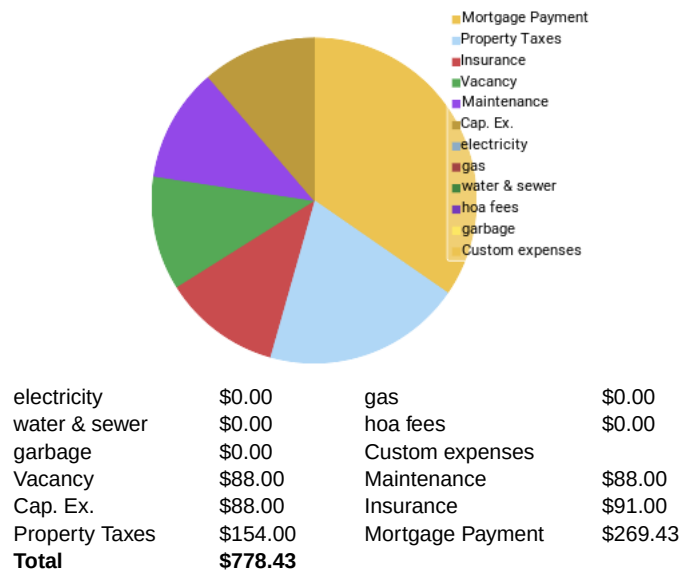
Purchase Price:	\$80,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$10,000.00
Total Cost of Project:	\$97,000.00
After Repair Value	\$100,000.00

Down Payment:	\$20,000.00
Loan Amount:	\$60,000.00
Loan Points:	1.0
Loan Fees:	\$600.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$269.43

Income



Expenses



Financial Projections

Total Initial Equity:	\$40,000.00		
Gross Rent Multiplier:	6.06		
Income-Expense Ratio (2% Rule):	1.13%		
Typical Cap Rate:	8.87%	Debt Coverage Ratio:	2.19
ARV based on Cap Rate:	\$80,000.00		

50% Rule Cash Flow Estimates

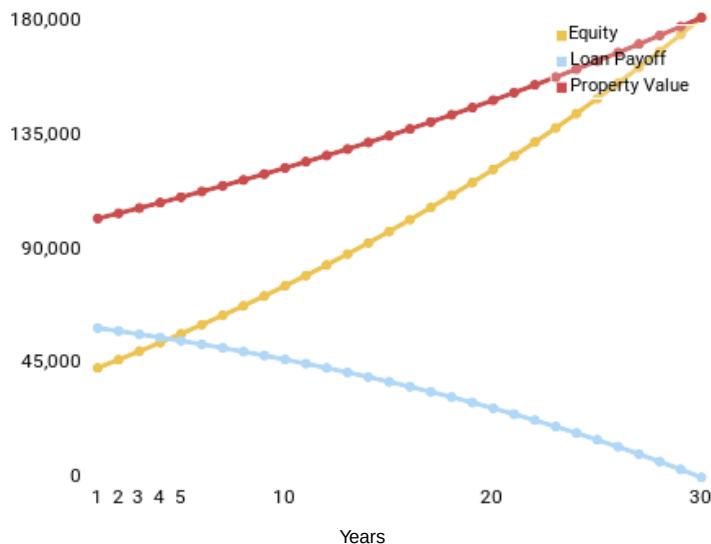
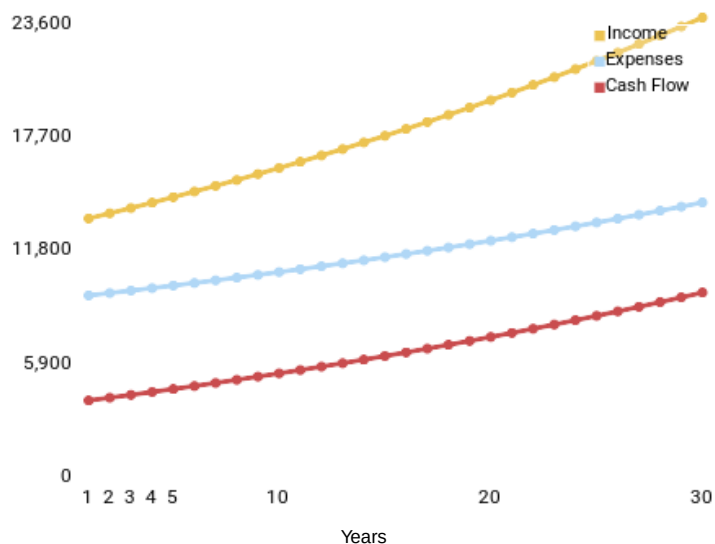
Total Monthly Income:	\$1,100.00
x50% for Expenses:	\$550.00
Monthly Payment/Interest Payment:	\$269.43
Total Monthly Cash Flow using 50% Rule:	\$280.57

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	\$13,464	\$13,733	\$14,574	\$16,091	\$17,765	\$19,615	\$23,910
Total Annual Expenses	\$9,463	\$9,588	\$9,977	\$10,679	\$11,454	\$12,309	\$14,297
Total Annual Cashflow	\$4,001	\$4,145	\$4,597	\$5,412	\$6,312	\$7,305	\$9,613
Cash on Cash ROI	10.64%	11.02%	12.23%	14.39%	16.79%	19.43%	25.57%
Property Value	\$102,000	\$104,040	\$110,408	\$121,899	\$134,587	\$148,595	\$181,136
Equity	\$43,151	\$46,384	\$56,590	\$75,443	\$96,899	\$121,348	\$181,136
Loan Balance	\$58,849	\$57,656	\$53,818	\$46,456	\$37,688	\$27,246	\$0
Total Profit if Sold	\$9,552	\$16,930	\$40,469	\$84,721	\$135,900	\$194,849	\$340,005
Compound Annual Growth Rate	25%	20%	16%	13%	11%	10%	8%

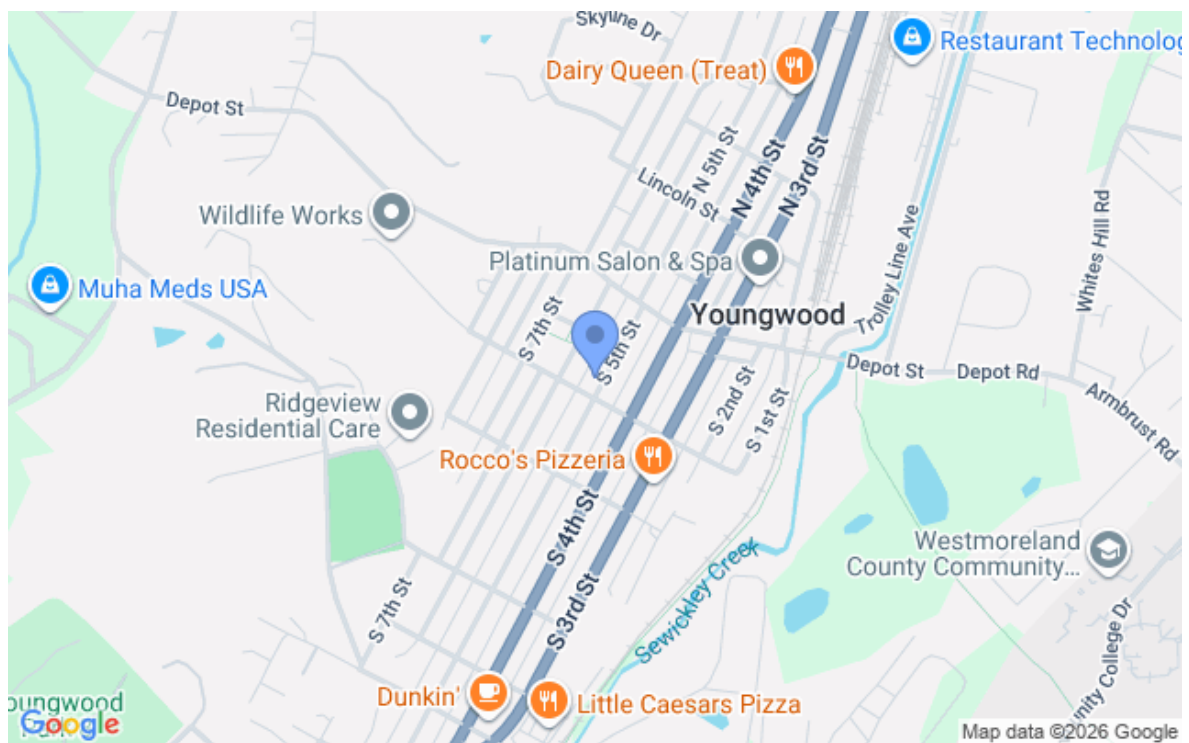
Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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