

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,276.00	\$1,013.92	\$262.08	6.99%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,798.88	\$25,975.00	12.11%	6.99%

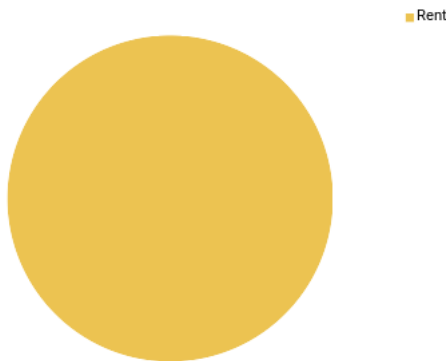
Property Information

Purchase Price:	\$125,900.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$130,900.00
After Repair Value	

Down Payment:	\$20,975.00
Loan Amount:	\$104,925.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$471.16

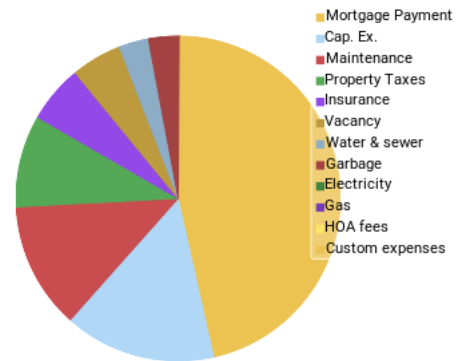


Income



Rent	\$1,276.00
Total	\$1,276.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$30.00	HOA fees	\$0.00
Garbage	\$30.00	Custom expenses	\$0.00
Vacancy	\$51.04	Maintenance	\$127.60
Cap. Ex.	\$153.12	Insurance	\$58.00
Property Taxes	\$93.00	Mortgage Payment	\$471.16
Total	\$1,013.92		

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Financial Projections

Total Initial Equity:	-	\$104,925.00		
Gross Rent Multiplier:		8.22		
Income-Expense Ratio (2% Rule):		0.97%		
Typical Cap Rate:		6.99%	Debt Coverage Ratio:	1.56
ARV based on Cap Rate:		\$125,900.00		

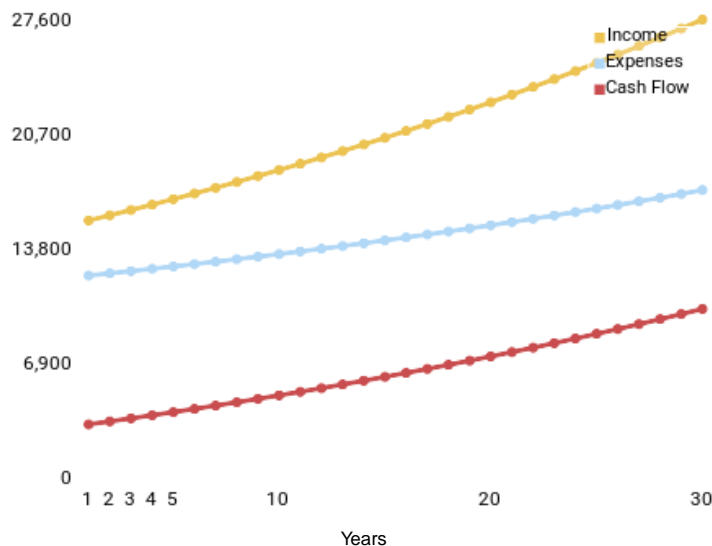
50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,276.00
x50% for Expenses:	\$638.00
Monthly Payment/Interest Payment:	\$471.16
Total Monthly Cash Flow using 50% Rule:	\$166.84

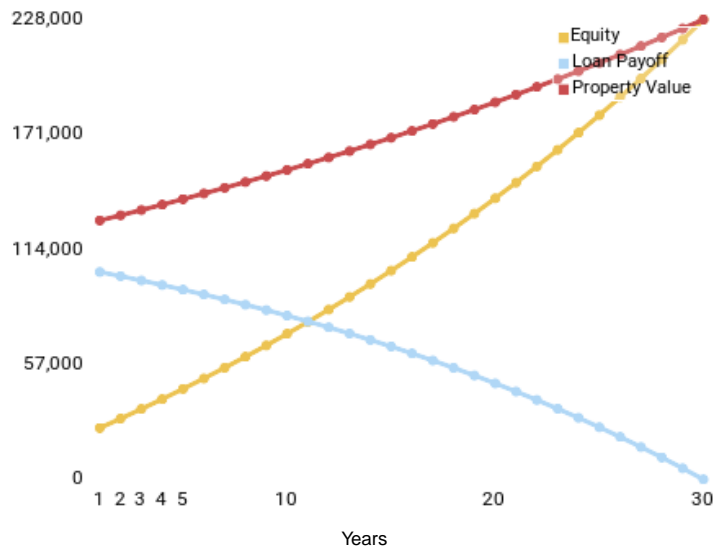
Analysis Over Time

Annual Growth Assumptions	2% Expenses	2% Income	2% Property Value				
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$15,618	\$15,931	\$16,906	\$18,665	\$20,608	\$22,753	\$27,736
Total Annual Expenses	\$12,297	\$12,430	\$12,845	\$13,593	\$14,420	\$15,332	\$17,452
Total Annual Cashflow	\$3,321	\$3,500	\$4,061	\$5,072	\$6,188	\$7,421	\$10,284
Cash on Cash ROI	12.79%	13.48%	15.63%	19.53%	23.82%	28.57%	39.59%
Property Value	\$128,418	\$130,986	\$139,004	\$153,471	\$169,445	\$187,081	\$228,050
Equity	\$25,507	\$30,160	\$44,889	\$72,231	\$103,537	\$139,434	\$228,050
Loan Balance	\$102,911	\$100,826	\$94,115	\$81,240	\$65,907	\$47,647	\$0
Total Profit if Sold	\$2,853	\$11,007	\$37,350	\$87,989	\$147,960	\$218,446	\$396,551
Compound Annual Growth Rate	11%	19%	20%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)

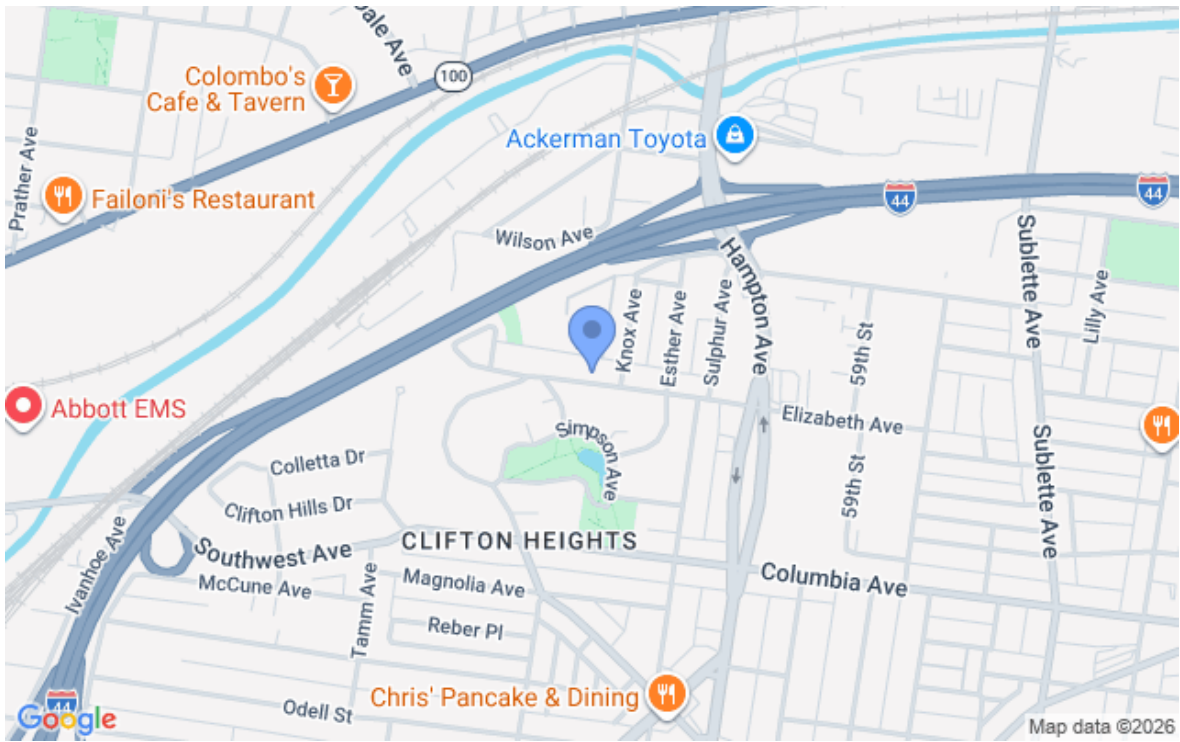


Loan Balance, Value and Equity (in \$)



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