



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,800.00	\$1,353.01	\$446.99	11.80%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$17,700.00	\$38,500.00	13.93%	16.09%

**Property Information**

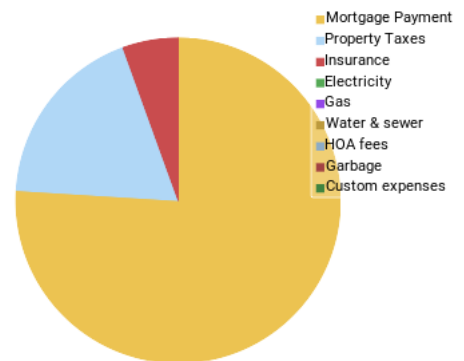
Purchase Price:	\$110,000.00
Purchase Closing Costs:	\$1,500.00
Estimated Repair Costs:	\$15,000.00
<b>Total Cost of Project:</b>	<b>\$126,500.00</b>
After Repair Value	\$150,000.00
Down Payment:	\$22,000.00
Loan Amount:	\$88,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	15 years
Loan Interest Rate:	11.500%
<b>Monthly P&amp;I:</b>	<b>\$1,028.01</b>

**Income**



Rent	\$1,800.00
<b>Total</b>	<b>\$1,800.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	
Insurance	\$75.00	Property Taxes	\$250.00
Mortgage Payment	\$1,028.01		
<b>Total</b>	<b>\$1,353.01</b>		

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## Financial Projections

Total Initial Equity:	\$62,000.00		
Gross Rent Multiplier:	5.09		
Income-Expense Ratio (2% Rule):	1.42%		
Typical Cap Rate:	16.09%	Debt Coverage Ratio:	1.43
ARV based on Cap Rate:	\$110,000.00		

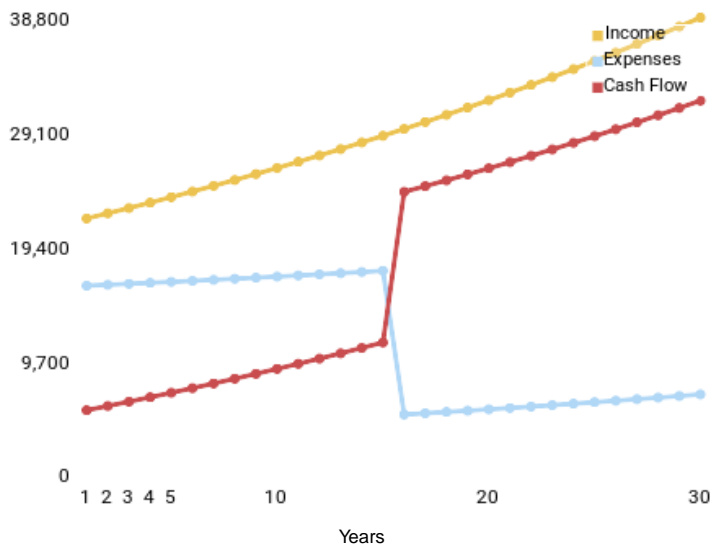
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,800.00
x50% for Expenses:	\$900.00
Monthly Payment/Interest Payment:	\$1,028.01
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$128.01</b>

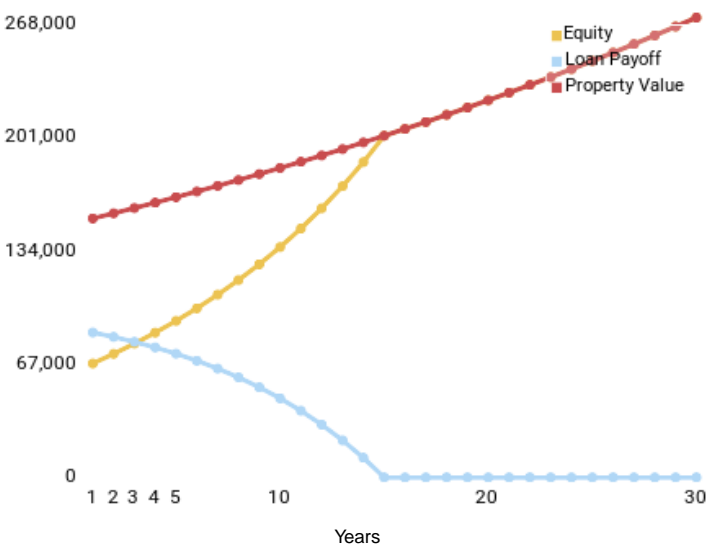
## Analysis Over Time

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	\$22,032	\$22,473	\$23,848	\$26,330	\$29,071	\$32,096	\$39,125
Total Annual Expenses	\$16,314	\$16,394	\$16,642	\$17,090	\$17,585	\$5,795	\$7,064
Total Annual Cashflow	\$5,718	\$6,079	\$7,206	\$9,240	\$11,486	\$26,301	\$32,061
Cash on Cash ROI	14.85%	15.79%	18.72%	24.00%	29.83%	68.31%	83.28%
Property Value	\$153,000	\$156,060	\$165,612	\$182,849	\$201,880	\$222,892	\$271,704
Equity	\$67,337	\$73,017	\$92,494	\$136,106	\$201,880	\$222,892	\$271,704
Loan Balance	\$85,663	\$83,043	\$73,118	\$46,743	\$0	\$0	\$0
Total Profit if Sold	\$34,555	\$46,314	\$86,267	\$171,931	\$290,554	\$438,016	\$780,579
Compound Annual Growth Rate	90%	48%	27%	19%	15%	13%	11%

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

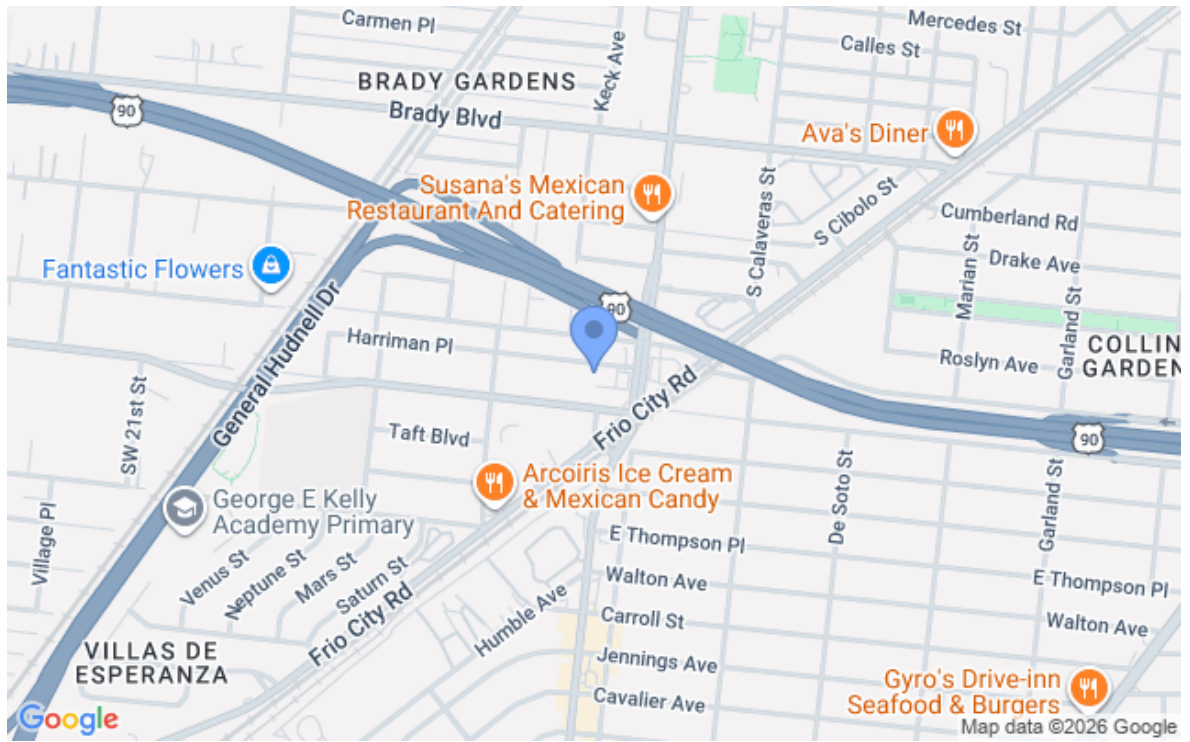


### Loan Balance, Value and Equity (in \$)



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