



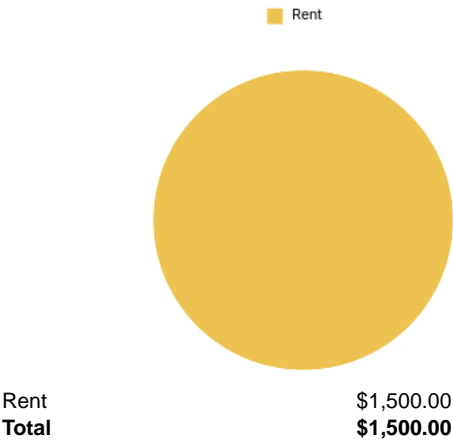
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,500.00	\$1,334.87	\$165.13	5.99%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,340.00	\$36,812.50	5.38%	5.99%

Property Information

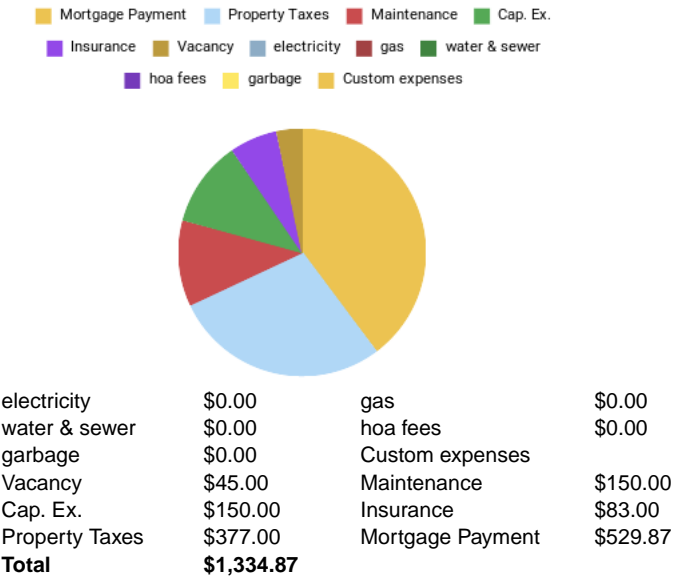
Purchase Price:	\$139,250.00
Purchase Closing Costs:	\$2,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$141,250.00
After Repair Value	
Down Payment:	\$34,812.50
Loan Amount:	\$104,437.50
Loan Points:	0.0
Loan Fees:	\$0.00
Amortized Over:	25 years
Loan Interest Rate:	3.625%
Monthly P&I:	\$529.87



Income



Expenses



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Financial Projections

Total Initial Equity:	-\$104,437.50		
Gross Rent Multiplier:	7.74		
Income-Expense Ratio (2% Rule):	1.06%		
Typical Cap Rate:	5.99%	Debt Coverage Ratio:	1.31
ARV based on Cap Rate:	\$139,250.00		

50% Rule Cash Flow Estimates

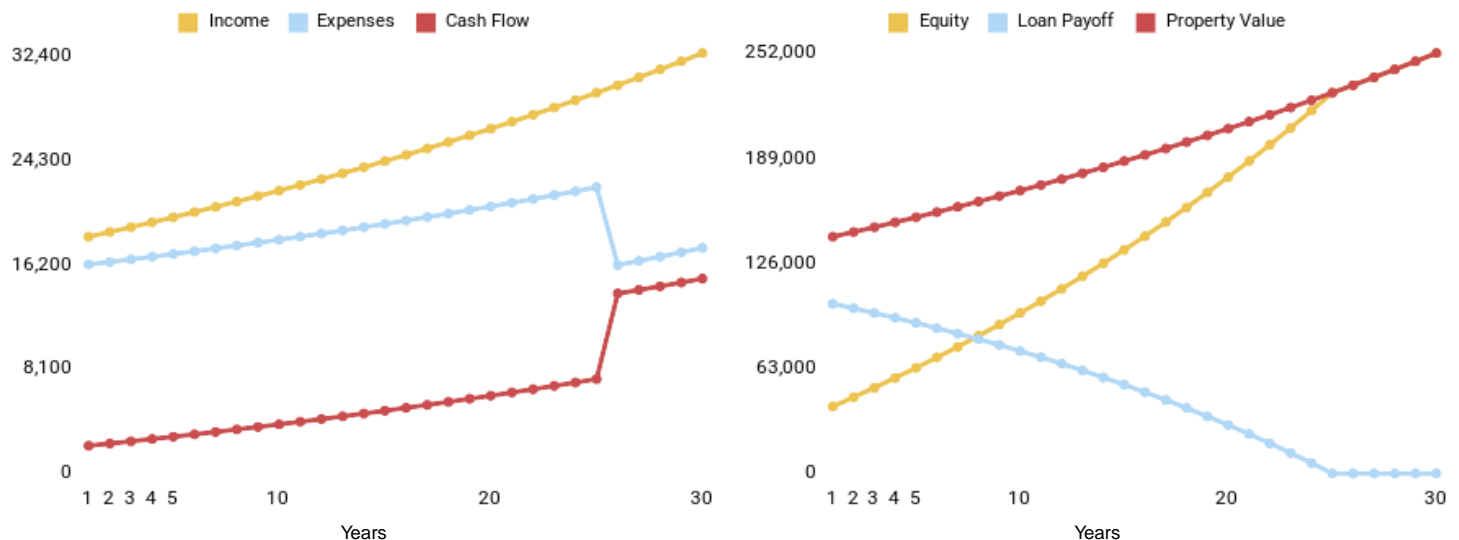
Total Monthly Income:	\$1,500.00
x50% for Expenses:	\$750.00
Monthly Payment/Interest Payment:	\$529.87
Total Monthly Cash Flow using 50% Rule:	\$220.13

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	\$18,360	\$18,727	\$19,873	\$21,942	\$24,226	\$26,747	\$32,605
Total Annual Expenses	\$16,212	\$16,409	\$17,024	\$18,134	\$19,359	\$20,713	\$17,498
Total Annual Cashflow	\$2,148	\$2,319	\$2,850	\$3,808	\$4,866	\$6,034	\$15,107
Cash on Cash ROI	5.84%	6.30%	7.74%	10.34%	13.22%	16.39%	41.04%
Property Value	\$142,035	\$144,876	\$153,743	\$169,745	\$187,412	\$206,918	\$252,232
Equity	\$40,213	\$45,766	\$63,385	\$96,258	\$134,145	\$177,881	\$252,232
Loan Balance	\$101,822	\$99,110	\$90,359	\$73,487	\$53,268	\$29,037	\$0
Total Profit if Sold	-\$5,104	\$2,555	\$27,519	\$76,278	\$135,012	\$205,074	\$382,647
Annualized Total Return	-14%	3%	12%	12%	11%	10%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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