



Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,600.00	\$3,048.30	-\$448.30	2.89%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$14,448.00	\$140,990.00	-3.82%	3.14%

Property Information

Purchase Price:	\$459,950.00
Purchase Closing Costs:	\$9,000.00
Estimated Repair Costs:	\$40,000.00
Total Cost of Project:	\$508,950.00
After Repair Value	\$500,000.00

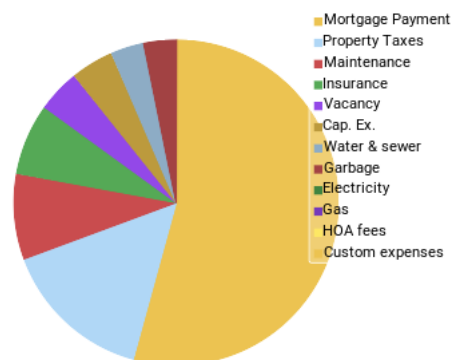
Down Payment:	\$91,990.00
Loan Amount:	\$367,960.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$1,652.30

Income



Rent	\$2,600.00
Total	\$2,600.00

Expenses



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$100.00	HOA fees	\$0.00
Garbage	\$100.00	Custom expenses	
Vacancy	\$130.00	Maintenance	\$260.00
Cap. Ex.	\$130.00	Insurance	\$216.00
Property Taxes	\$460.00	Mortgage Payment	\$1,652.30
Total	\$3,048.30		

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Financial Projections

Total Initial Equity:	\$132,040.00		
Gross Rent Multiplier:	14.74		
Income-Expense Ratio (2% Rule):	0.51%		
Typical Cap Rate:	3.14%	Debt Coverage Ratio:	0.73
ARV based on Cap Rate:	\$459,950.00		

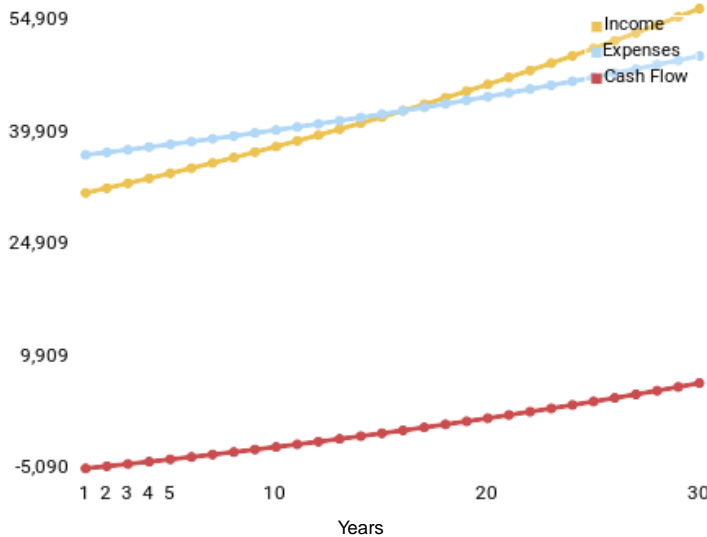
50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,600.00
x50% for Expenses:	\$1,300.00
Monthly Payment/Interest Payment:	\$1,652.30
Total Monthly Cash Flow using 50% Rule:	-\$352.30

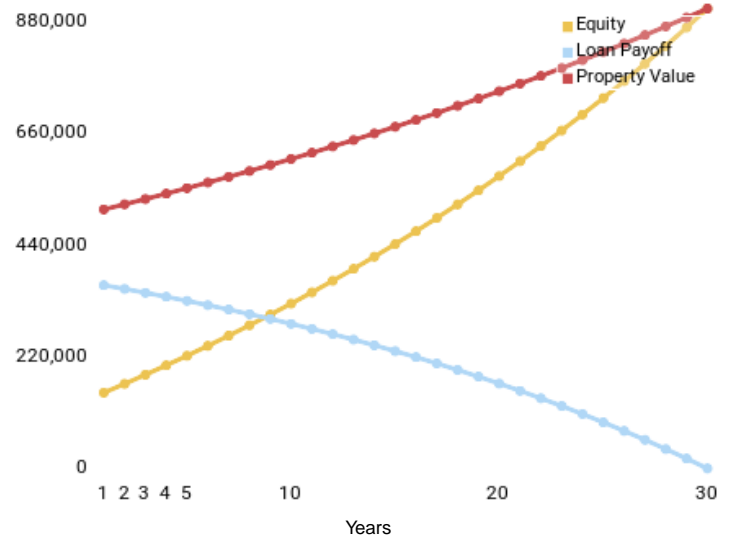
Analysis Over Time

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	\$31,824	\$32,460	\$34,447	\$38,033	\$41,991	\$46,362	\$56,514	
Total Annual Expenses	\$36,915	\$37,256	\$38,323	\$40,248	\$42,374	\$44,720	\$50,172	
Total Annual Cashflow	-\$5,091	-\$4,796	-\$3,876	-\$2,216	-\$383	\$1,641	\$6,343	
Cash on Cash ROI	-3.61%	-3.40%	-2.75%	-1.57%	-0.27%	1.16%	4.50%	
Property Value	\$510,000	\$520,200	\$552,040	\$609,497	\$672,934	\$742,974	\$905,681	
Equity	\$149,102	\$166,614	\$221,991	\$324,597	\$441,805	\$575,882	\$905,681	
Loan Balance	\$360,898	\$353,586	\$330,049	\$284,900	\$231,130	\$167,092	\$0	
Total Profit if Sold	\$3,021	\$15,738	\$58,554	\$146,696	\$258,252	\$396,408	\$767,711	
Compound Annual Growth Rate	2%	5%	7%	7%	7%	7%	6%	

Income, Expenses and Cash Flow (in \$)

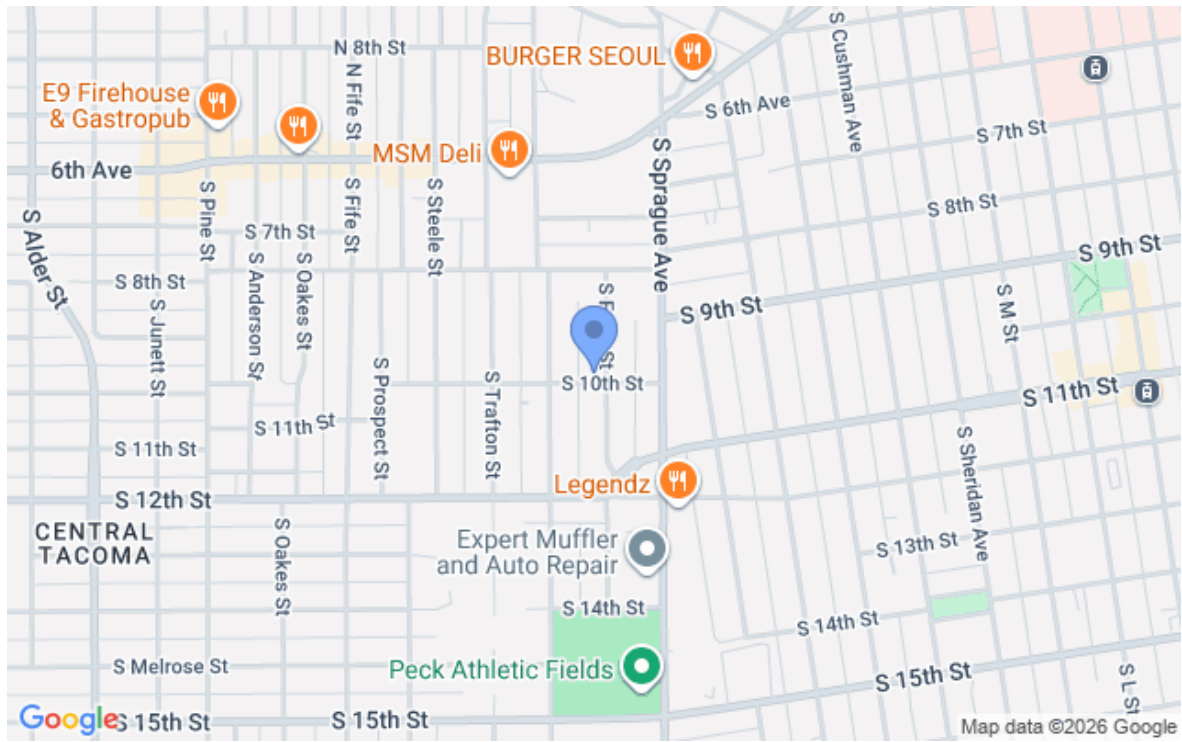


Loan Balance, Value and Equity (in \$)



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