

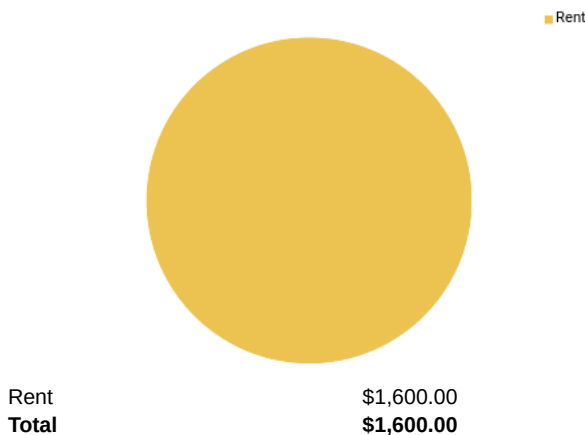
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,600.00	\$1,534.19	\$65.81	5.06%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$8,352.00	\$40,000.00	1.97%	5.06%

Property Information

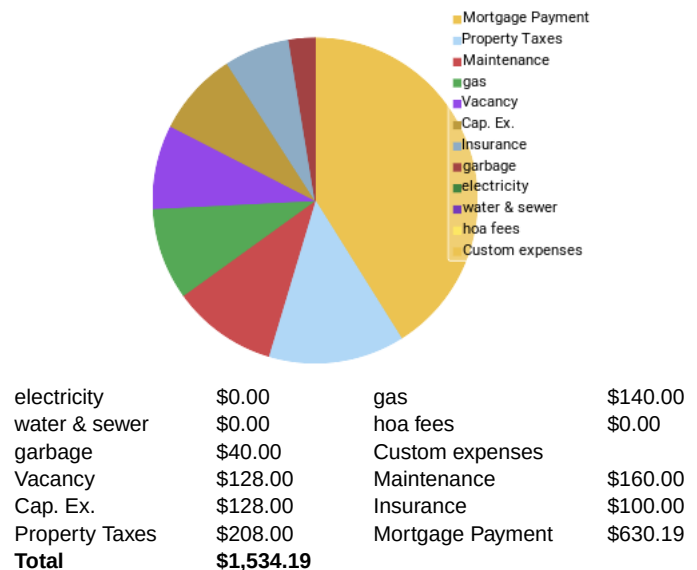
Purchase Price:	\$165,000.00
Purchase Closing Costs:	\$7,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$172,000.00
After Repair Value	

Down Payment:	\$33,000.00
Loan Amount:	\$132,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$630.19

Income



Expenses



Financial Projections

Total Initial Equity:	-\$132,000.00		
Gross Rent Multiplier:	8.59		
Income-Expense Ratio (2% Rule):	0.93%		
Typical Cap Rate:	5.06%	Debt Coverage Ratio:	1.10
ARV based on Cap Rate:	\$165,000.00		

50% Rule Cash Flow Estimates

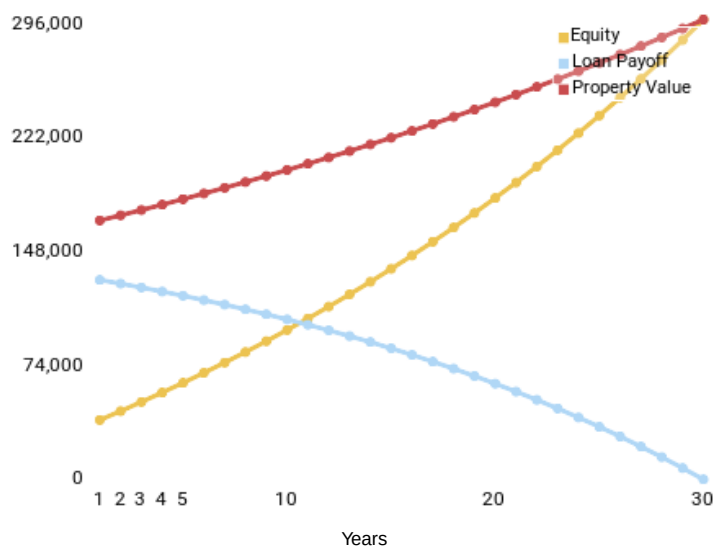
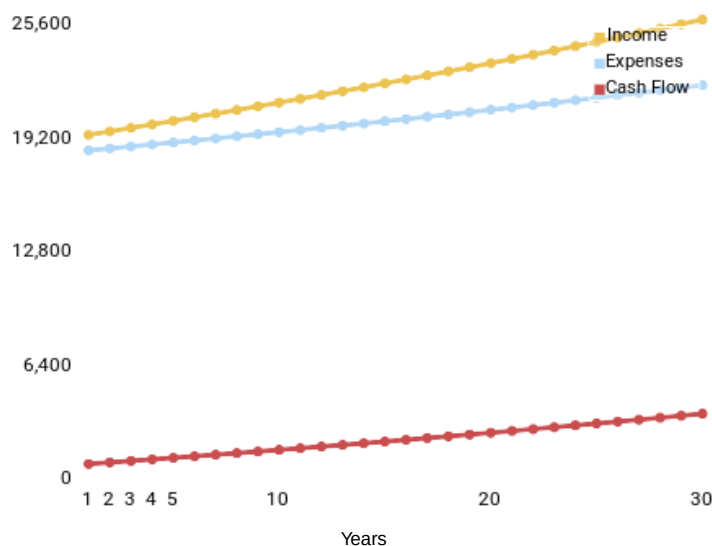
Total Monthly Income:	\$1,600.00
x50% for Expenses:	\$800.00
Monthly Payment/Interest Payment:	\$630.19
Total Monthly Cash Flow using 50% Rule:	\$169.81

Analysis Over Time

Annual Growth Assumptions	1%		1%		2%		
	Expenses		Income		Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$19,392	\$19,586	\$20,179	\$21,209	\$22,291	\$23,428	\$25,879
Total Annual Expenses	\$18,519	\$18,628	\$18,964	\$19,545	\$20,156	\$20,799	\$22,184
Total Annual Cashflow	\$873	\$958	\$1,216	\$1,664	\$2,134	\$2,629	\$3,695
Cash on Cash ROI	2.18%	2.39%	3.04%	4.16%	5.34%	6.57%	9.24%
Property Value	\$168,300	\$171,666	\$182,173	\$201,134	\$222,068	\$245,181	\$298,875
Equity	\$38,625	\$44,410	\$62,783	\$97,139	\$136,872	\$182,938	\$298,875
Loan Balance	\$129,675	\$127,256	\$119,391	\$103,995	\$85,196	\$62,244	\$0
Total Profit if Sold	-\$502	\$6,241	\$28,001	\$69,771	\$119,224	\$177,434	\$325,436
Compound Annual Growth Rate	-1%	8%	11%	11%	10%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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