

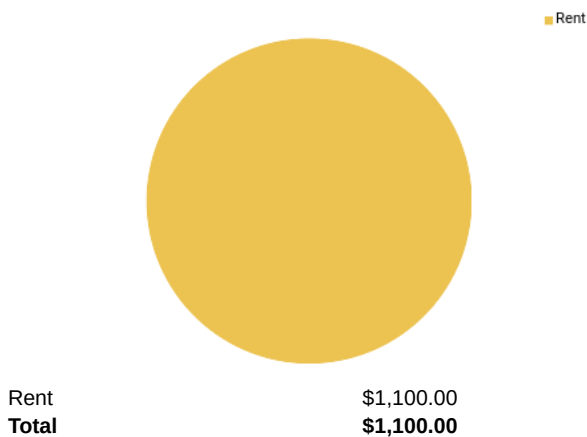
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,100.00	\$849.55	\$250.45	7.87%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$6,648.00	\$23,590.00	12.74%	7.87%

Property Information

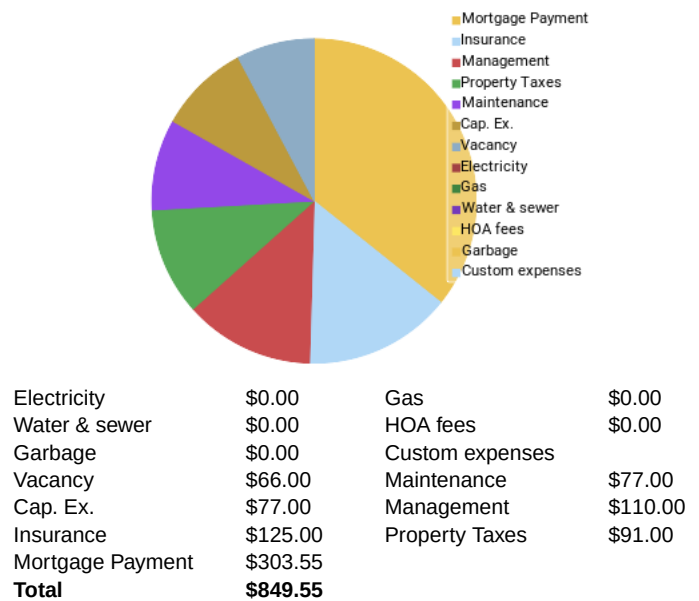
Purchase Price:	\$84,500.00
Purchase Closing Costs:	\$1,690.00
Estimated Repair Costs:	\$5,000.00
Total Cost of Project:	\$91,190.00
After Repair Value	\$84,500.00
Down Payment:	\$16,900.00
Loan Amount:	\$67,600.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$303.55



Income



Expenses



Financial Projections

Total Initial Equity:	\$16,900.00		
Gross Rent Multiplier:	6.40		
Income-Expense Ratio (2% Rule):	1.21%		
Typical Cap Rate:	7.87%	Debt Coverage Ratio:	1.83
ARV based on Cap Rate:	\$84,500.00		

50% Rule Cash Flow Estimates

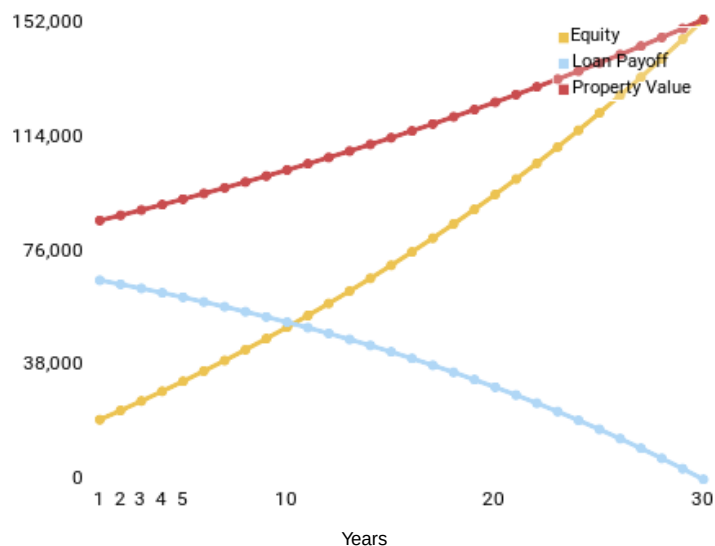
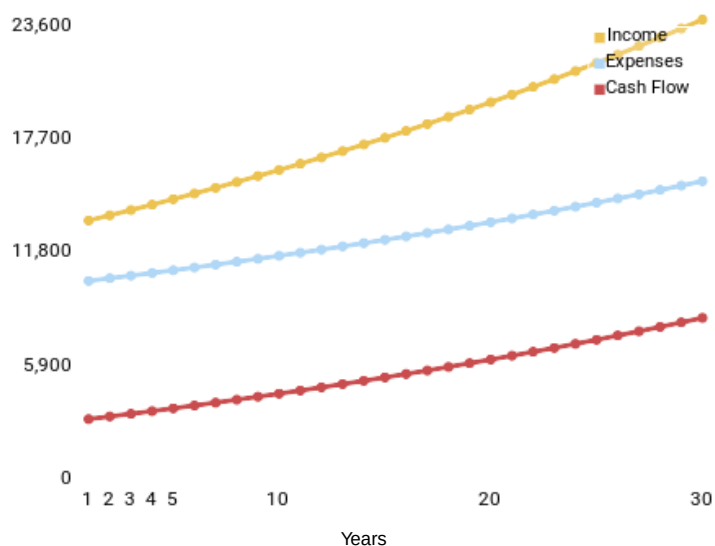
Total Monthly Income:	\$1,100.00
x50% for Expenses:	\$550.00
Monthly Payment/Interest Payment:	\$303.55
Total Monthly Cash Flow using 50% Rule:	\$246.45

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	\$13,464	\$13,733	\$14,574	\$16,091	\$17,765	\$19,615	\$23,910
Total Annual Expenses	\$10,326	\$10,459	\$10,877	\$11,630	\$12,461	\$13,379	\$15,511
Total Annual Cashflow	\$3,138	\$3,274	\$3,697	\$4,461	\$5,305	\$6,236	\$8,399
Cash on Cash ROI	13.30%	13.88%	15.67%	18.91%	22.49%	26.43%	35.61%
Property Value	\$86,190	\$87,914	\$93,295	\$103,005	\$113,726	\$125,563	\$153,060
Equity	\$19,887	\$22,955	\$32,660	\$50,664	\$71,264	\$94,865	\$153,060
Loan Balance	\$66,303	\$64,959	\$60,635	\$52,341	\$42,462	\$30,697	\$0
Total Profit if Sold	-\$564	\$5,777	\$26,145	\$64,898	\$110,300	\$163,182	\$295,281
Compound Annual Growth Rate	-2%	12%	16%	14%	12%	11%	9%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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