

Potsdam

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,000.00	\$1,525.18	\$474.82	7.84%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$11,760.00	\$41,300.00	13.80%	7.84%

Property Information

Total Cost of Project:	\$153,800.00
Estimated Repair Costs:	\$0.00
Purchase Closing Costs:	\$3,800.00
Purchase Price:	\$150,000.00

After Repair Value

 Down Payment:
 \$37,500.00

 Loan Amount:
 \$112,500.00

 Loan Points:

 Loan Fees:
 \$0.00

 Amortized Over:
 30 years

 Loan Interest Rate:
 3.500%

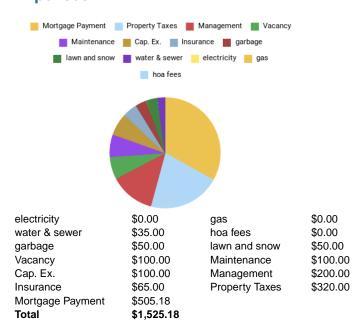
 Monthly P&I:
 \$505.18



Income



Expenses



Financial Projections

Total Initial Equity: -\$112,500.00
Gross Rent Multiplier: 6.25
Income-Expense Ratio (2% Rule): 1.30%
Typical Cap Rate: 7.84%

Typical Cap Rate: 7.84% Debt Coverage Ratio: 1.94

ARV based on Cap Rate: \$150,000.00

50% Rule Cash Flow Estimates

Total Monthly Income: \$2,000.00 x50% for Expenses: \$1,000.00 Monthly Payment/Interest Payment: \$505.18

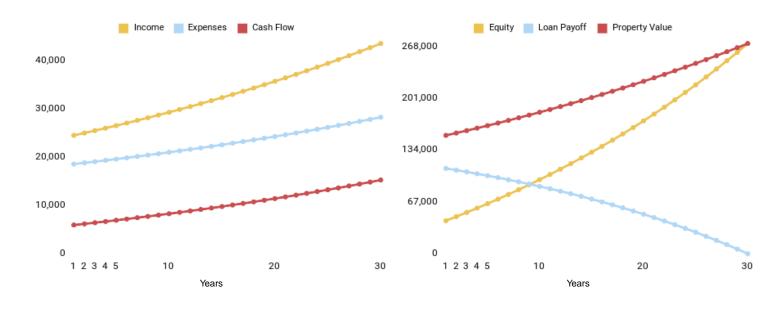
Total Monthly Cash Flow using 50% Rule: \$494.82

Analysis Over Time

Annual Growth Assumptions	2%		29	%		2%	
	Expenses	S	Inco	ome	Pi	roperty Value	
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$24,480	\$24,970	\$26,498	\$29,256	\$32,301	\$35,663	\$43,473
Total Annual Expenses	s \$18,547	\$18,797	\$19,576	\$20,983	\$22,536	\$24,250	\$28,233
Total Annual Cashflow	\$5,933	\$6,173	\$6,922	\$8,273	\$9,765	\$11,413	\$15,240
Cash on Cash ROI	14.37%	14.95%	16.76%	20.03%	23.64%	27.63%	36.90%
Property Value	\$153,000	\$156,060	\$165,612	\$182,849	\$201,880	\$222,892	\$271,704
Equity	\$42,659	\$47,955	\$64,703	\$95,744	\$131,215	\$171,805	\$271,704
Loan Balance	\$110,341	\$108,105	\$100,909	\$87,105	\$70,665	\$51,087	\$0
Total Profit if Sold	\$7,292	\$18,761	\$55,516	\$125,167	\$206,421	\$300,715	\$535,163
Annualized Total Retu	rn 18%	21%	19%	15%	13%	11%	9%

Income, Expenses and Cash Flow (in \$)





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