



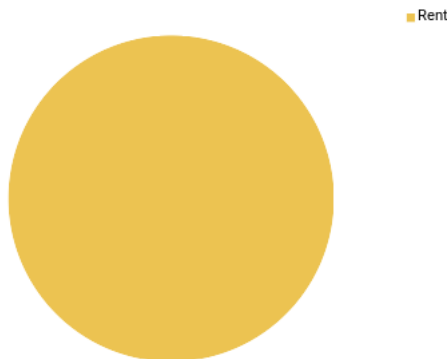
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$3,500.00	\$2,815.01	\$684.99	7.08%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$20,880.00	\$76,750.00	10.71%	7.08%

**Property Information**

Purchase Price:	\$295,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$298,000.00</b>
After Repair Value	

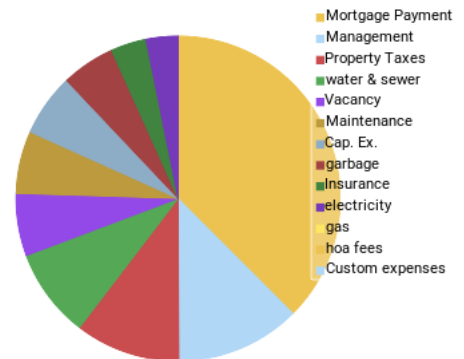
Down Payment:	\$73,750.00
Loan Amount:	\$221,250.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.990%
<b>Monthly P&amp;I:</b>	<b>\$1,055.01</b>

**Income**



Rent	\$3,500.00
<b>Total</b>	<b>\$3,500.00</b>

**Expenses**



electricity	\$90.00	gas	\$0.00
water & sewer	\$250.00	hoa fees	\$0.00
garbage	\$150.00	Custom expenses	
Vacancy	\$175.00	Maintenance	\$175.00
Cap. Ex.	\$175.00	Management	\$350.00
Insurance	\$100.00	Property Taxes	\$295.00
Mortgage Payment	\$1,055.01		
<b>Total</b>	<b>\$2,815.01</b>		

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## Financial Projections

Total Initial Equity:	-	\$221,250.00		
Gross Rent Multiplier:		7.02		
Income-Expense Ratio (2% Rule):		1.17%		
Typical Cap Rate:		7.08%	Debt Coverage Ratio:	1.65
ARV based on Cap Rate:		\$295,000.00		

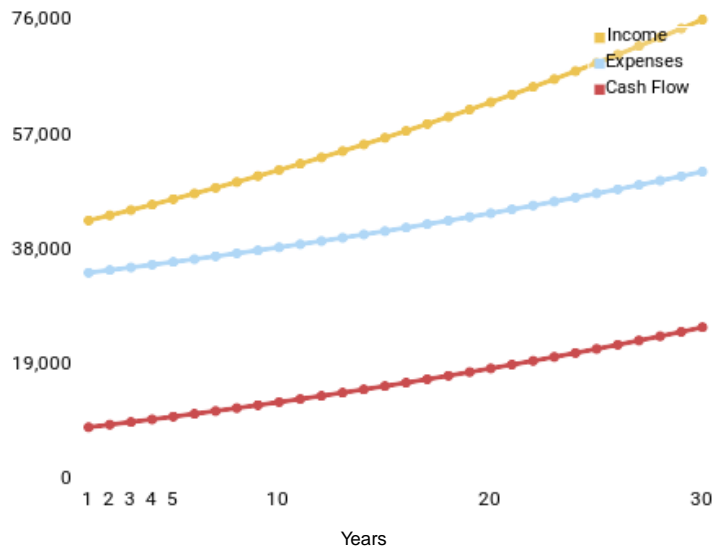
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,500.00
x50% for Expenses:	\$1,750.00
Monthly Payment/Interest Payment:	\$1,055.01
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$694.99</b>

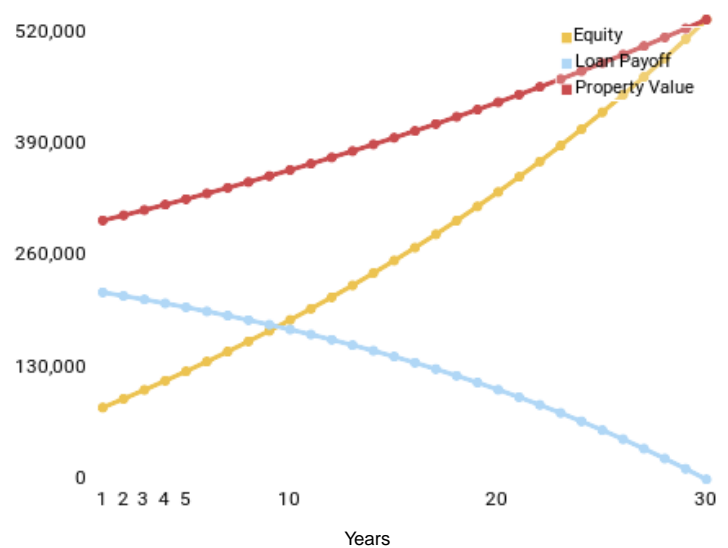
## Analysis Over Time

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	\$42,840	\$43,697	\$46,371	\$51,198	\$56,526	\$62,410	\$76,077
Total Annual Expenses	\$34,202	\$34,633	\$35,978	\$38,405	\$41,085	\$44,043	\$50,916
Total Annual Cashflow	\$8,638	\$9,063	\$10,393	\$12,793	\$15,442	\$18,367	\$25,161
Cash on Cash ROI	11.25%	11.81%	13.54%	16.67%	20.12%	23.93%	32.78%
Property Value	\$300,900	\$306,918	\$325,704	\$359,603	\$397,031	\$438,354	\$534,352
Equity	\$83,553	\$93,633	\$125,621	\$185,353	\$254,306	\$334,102	\$534,352
Loan Balance	\$217,347	\$213,285	\$200,083	\$174,251	\$142,725	\$104,252	\$0
Total Profit if Sold	\$15,441	\$34,584	\$96,404	\$215,205	\$355,963	\$521,627	\$941,802
Compound Annual Growth Rate	20%	20%	18%	14%	12%	11%	9%

### Income, Expenses and Cash Flow (in \$)



### Loan Balance, Value and Equity (in \$)



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