

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$1,975.00	\$1,773.41	\$201.59	4.77%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$15,252.00	\$81,000.00	2.99%	5.45%

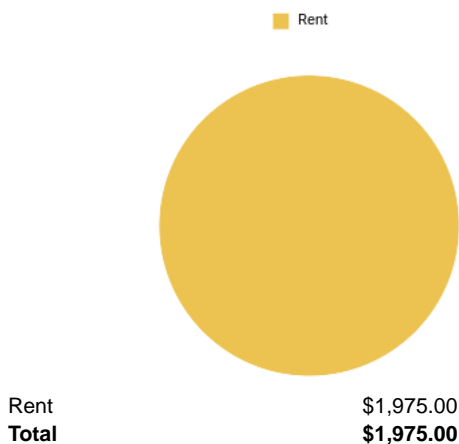
Property Information

Purchase Price:	\$280,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$20,000.00
Total Cost of Project:	\$305,000.00
After Repair Value	\$320,000.00

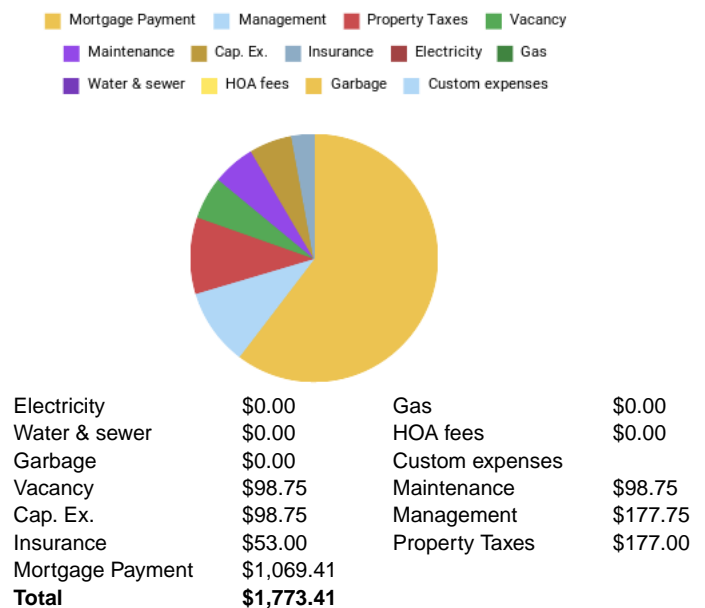
Down Payment:	\$56,000.00
Loan Amount:	\$224,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.000%
Monthly P&I:	\$1,069.41



Income



Expenses



Financial Projections

Total Initial Equity:	\$96,000.00		
Gross Rent Multiplier:	11.81		
Income-Expense Ratio (2% Rule):	0.65%		
Typical Cap Rate:	5.45%	Debt Coverage Ratio:	1.19
ARV based on Cap Rate:	\$280,000.00		

50% Rule Cash Flow Estimates

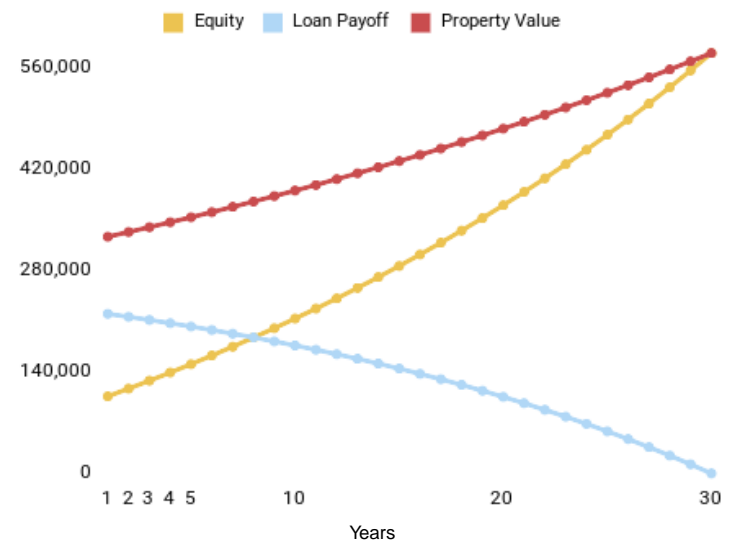
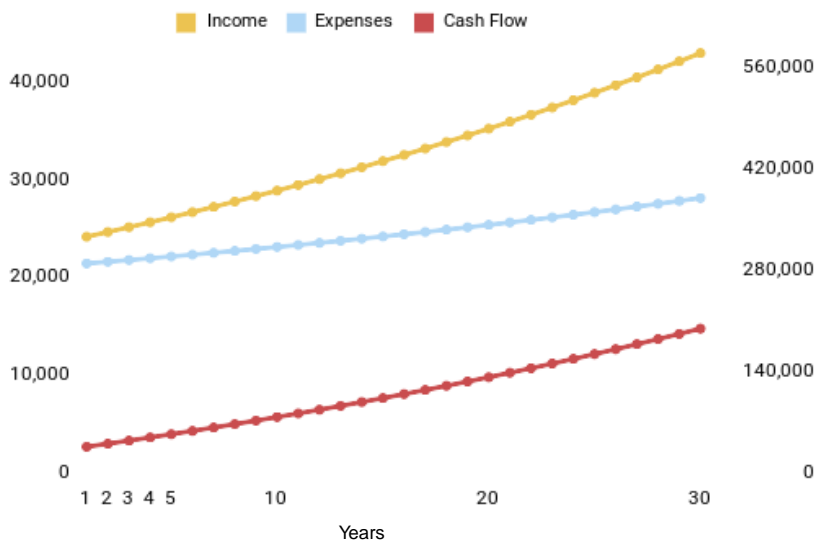
Total Monthly Income:	\$1,975.00
x50% for Expenses:	\$987.50
Monthly Payment/Interest Payment:	\$1,069.41
Total Monthly Cash Flow using 50% Rule:	-\$81.91

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	\$24,174	\$24,657	\$26,167	\$28,890	\$31,897	\$35,217	\$42,929
Total Annual Expenses	\$21,450	\$21,622	\$22,160	\$23,131	\$24,203	\$25,386	\$28,135
Total Annual Cashflow	\$2,724	\$3,035	\$4,007	\$5,759	\$7,694	\$9,831	\$14,794
Cash on Cash ROI	3.36%	3.75%	4.95%	7.11%	9.50%	12.14%	18.26%
Property Value	\$326,400	\$332,928	\$353,306	\$390,078	\$430,678	\$475,503	\$579,636
Equity	\$106,345	\$116,978	\$150,703	\$213,602	\$286,102	\$369,877	\$579,636
Loan Balance	\$220,055	\$215,950	\$202,602	\$176,476	\$144,576	\$105,626	\$0
Total Profit if Sold	\$28,069	\$41,738	\$86,498	\$174,618	\$281,643	\$410,214	\$744,767
Annualized Total Return	35%	23%	16%	12%	11%	9%	8%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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