



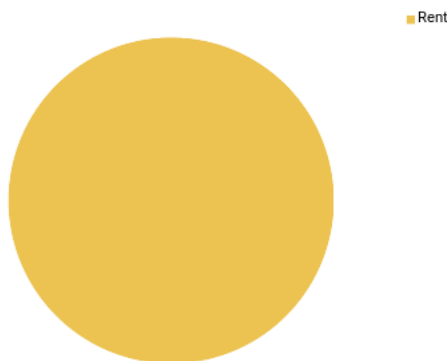
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,700.00	\$3,488.43	\$211.57	4.53%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$32,868.00	\$126,150.00	2.01%	6.55%

Property Information

Purchase Price:	\$501,500.00
Purchase Closing Costs:	\$0.00
Estimated Repair Costs:	\$76,000.00
Total Cost of Project:	\$577,500.00
After Repair Value	\$725,000.00

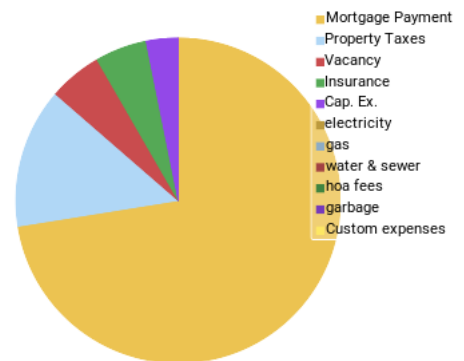
Down Payment:	\$50,150.00
Loan Amount:	\$451,350.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	5.375%
Monthly P&I:	\$2,527.43

Income



Rent	\$3,700.00
Total	\$3,700.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$185.00	Cap. Ex.	\$111.00
Insurance	\$180.00	Property Taxes	\$485.00
Mortgage Payment	\$2,527.43		
Total	\$3,488.43		

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Financial Projections

Total Initial Equity:	\$273,650.00		
Gross Rent Multiplier:	11.30		
Income-Expense Ratio (2% Rule):	0.64%		
Typical Cap Rate:	6.55%	Debt Coverage Ratio:	1.08
ARV based on Cap Rate:	\$501,500.00		

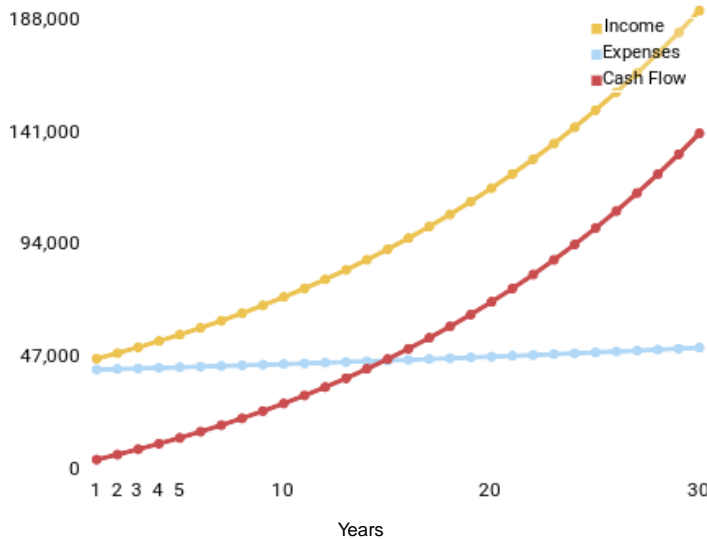
50% Rule Cash Flow Estimates

Total Monthly Income:	\$3,700.00
x50% for Expenses:	\$1,850.00
Monthly Payment/Interest Payment:	\$2,527.43
Total Monthly Cash Flow using 50% Rule:	-\$677.43

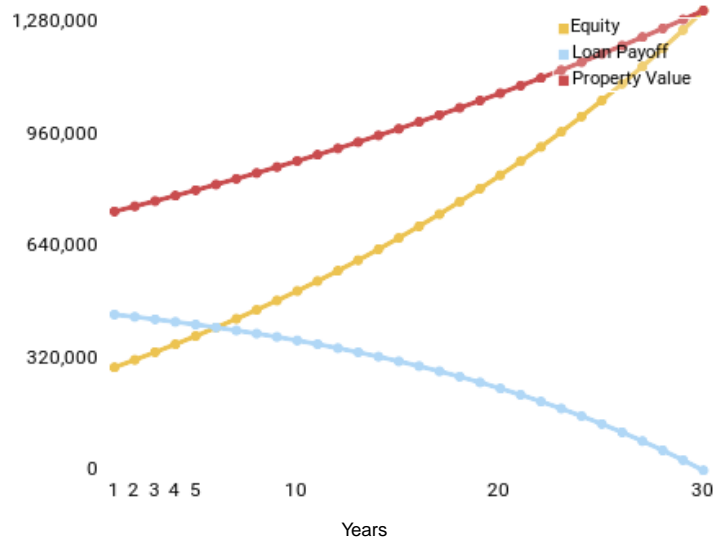
Analysis Over Time

Annual Growth Assumptions	2%		5%		2%		
	Expenses	Income	Income	Income	Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$46,620	\$48,951	\$56,667	\$72,323	\$92,304	\$117,806	\$191,894
Total Annual Expenses	\$42,092	\$42,327	\$43,061	\$44,387	\$45,850	\$47,465	\$51,218
Total Annual Cashflow	\$4,528	\$6,624	\$13,605	\$27,936	\$46,455	\$70,341	\$140,676
Cash on Cash ROI	3.59%	5.25%	10.79%	22.15%	36.82%	55.76%	111.52%
Property Value	\$739,500	\$754,290	\$800,459	\$883,771	\$975,755	\$1,077,312	\$1,313,237
Equity	\$294,371	\$315,724	\$383,834	\$512,552	\$663,905	\$843,091	\$1,313,237
Loan Balance	\$445,129	\$438,566	\$416,624	\$371,219	\$311,849	\$234,221	\$0
Total Profit if Sold	\$172,749	\$200,727	\$302,430	\$540,694	\$885,394	\$1,366,091	\$2,897,404
Compound Annual Growth Rate	137%	61%	28%	18%	15%	13%	11%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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