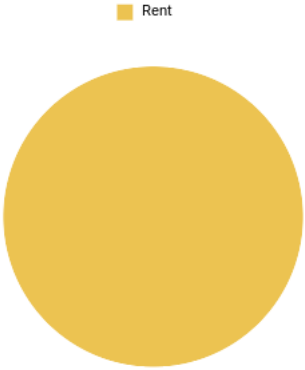
1103 Williams St

Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
$3,300.00	$1,699.41	$1,600.59	8.02%
NOI	**Total Cash Needed**	**Cash on Cash ROI**	**Purchase Cap Rate**
$30,876.00	$82,429.00	23.30%	11.03%

Property Information

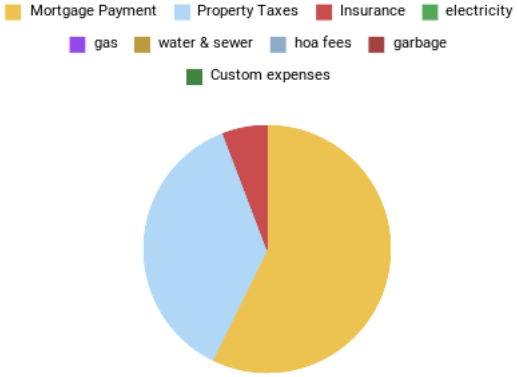
Purchase Price:	$280,000.00
Purchase Closing Costs:	$9,429.00
Estimated Repair Costs:	$17,000.00
Total Cost of Project:	**$306,429.00**
After Repair Value	$385,000.00
Down Payment:	$56,000.00
Loan Amount:	$224,000.00
Loan Points:	0.0
Loan Fees:	$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.230%
Monthly P&I:	**$972.41**

Income



Rent	$3,300.00
Total	**$3,300.00**

Expenses



electricity	$0.00	gas	$0.00
water & sewer	$0.00	hoa fees	$0.00
garbage	$0.00	Custom expenses	
Insurance	$100.00	Property Taxes	$627.00
Mortgage Payment	$972.41		
Total	**$1,699.41**		

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Financial Projections

Total Initial Equity:	$161,000.00		
Gross Rent Multiplier:	7.07		
Income-Expense Ratio (2% Rule):	1.08%		
Typical Cap Rate:	11.03%	Debt Coverage Ratio:	2.65
ARV based on Cap Rate:	$280,000.00		

50% Rule Cash Flow Estimates

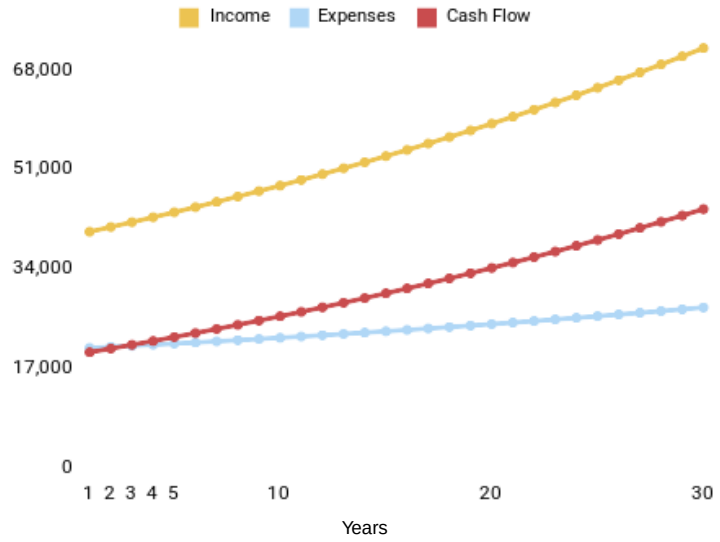
Total Monthly Income:	$3,300.00
x50% for Expenses:	$1,650.00
Monthly Payment/Interest Payment:	$972.41
Total Monthly Cash Flow using 50% Rule:	**$677.59**

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	$40,392	$41,200	$43,722	$48,272	$53,296	$58,844	$71,730
Total Annual Expenses	$20,567	$20,745	$21,301	$22,303	$23,410	$24,632	$27,471
Total Annual Cashflow	$19,825	$20,455	$22,421	$25,969	$29,886	$34,211	$44,259
Cash on Cash ROI	24.05%	24.81%	27.20%	31.50%	36.26%	41.50%	53.69%
Property Value	$392,700	$400,554	$425,071	$469,313	$518,159	$572,090	$697,374
Equity	$173,200	$185,701	$225,095	$297,565	$379,580	$472,485	$697,374
Loan Balance	$219,500	$214,853	$199,976	$171,748	$138,579	$99,605	$0
Total Profit if Sold	$110,596	$143,551	$248,215	$443,293	$666,749	$921,888	$1,542,511
Annualized Total Return	134%	66%	32%	20%	16%	13%	10%

Income, Expenses and Cash Flow (in $)



Loan Balance, Value and Equity (in $)

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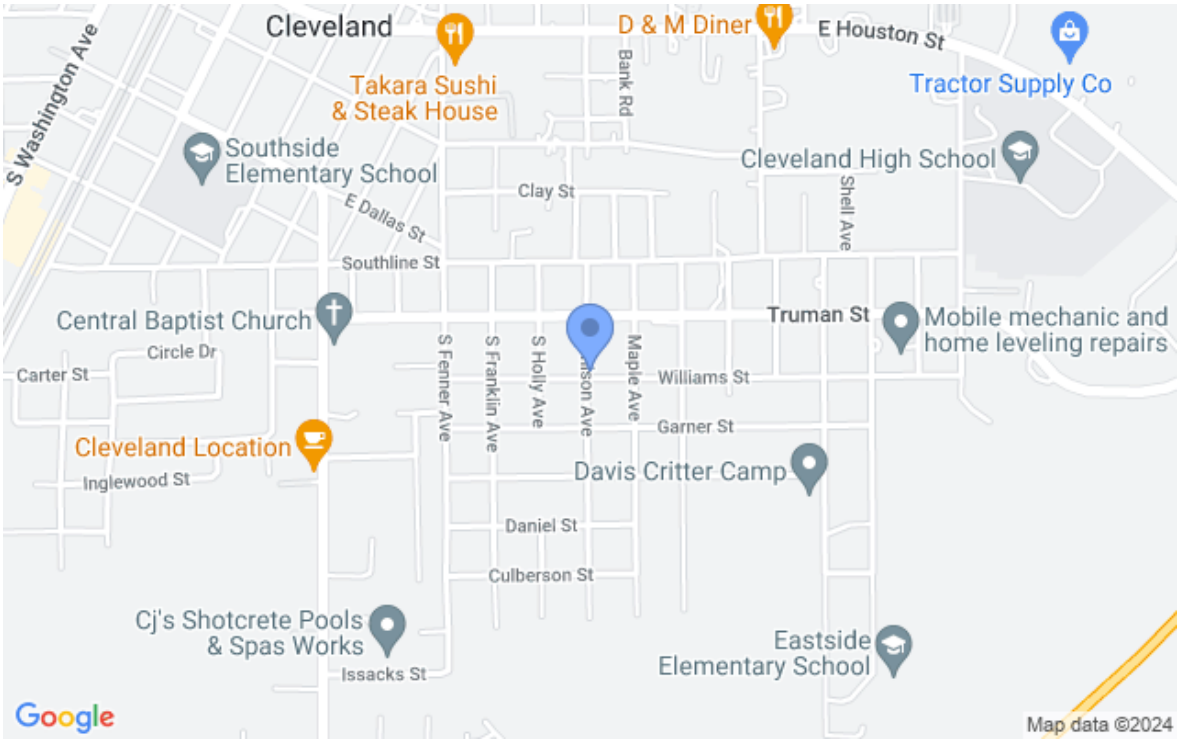

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