

<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,250.00	\$799.86	\$450.14	9.19%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$9,642.00	\$22,819.20	23.67%	9.19%

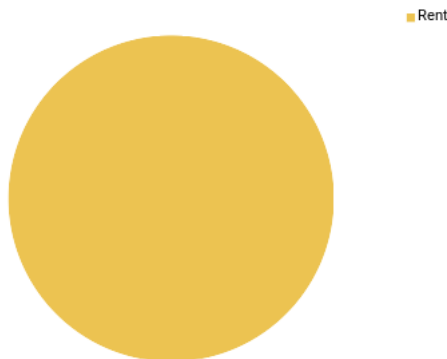
**Property Information**

Purchase Price:	\$104,900.00
Purchase Closing Costs:	\$1,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$105,900.00</b>
After Repair Value	

Down Payment:	\$20,980.00
Loan Amount:	\$83,920.00
Loan Points:	1.0
Loan Fees:	\$839.20
Amortized Over:	30 years
Loan Interest Rate:	2.990%
<b>Monthly P&amp;I:</b>	<b>\$353.36</b>

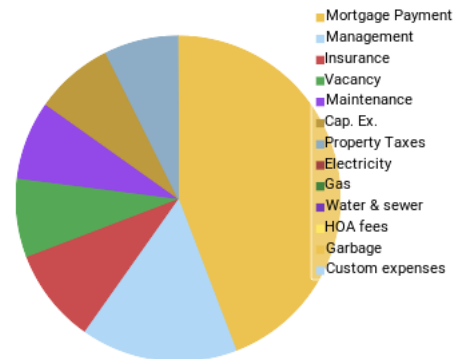


**Income**



Rent	\$1,250.00
<b>Total</b>	<b>\$1,250.00</b>

**Expenses**



Electricity	\$0.00	Gas	\$0.00
Water & sewer	\$0.00	HOA fees	\$0.00
Garbage	\$0.00	Custom expenses	\$0.00
Vacancy	\$62.50	Maintenance	\$62.50
Cap. Ex.	\$62.50	Management	\$125.00
Insurance	\$75.00	Property Taxes	\$59.00
Mortgage Payment	\$353.36		
<b>Total</b>	<b>\$799.86</b>		

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## Financial Projections

Total Initial Equity:	-\$83,920.00		
Gross Rent Multiplier:	6.99		
Income-Expense Ratio (2% Rule):	1.18%		
Typical Cap Rate:	9.19%	Debt Coverage Ratio:	2.27
ARV based on Cap Rate:	\$104,900.00		

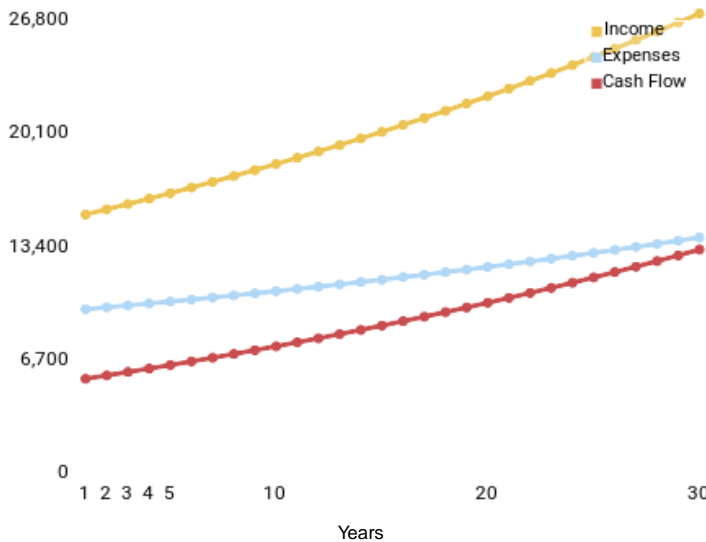
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,250.00
x50% for Expenses:	\$625.00
Monthly Payment/Interest Payment:	\$353.36
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$271.64</b>

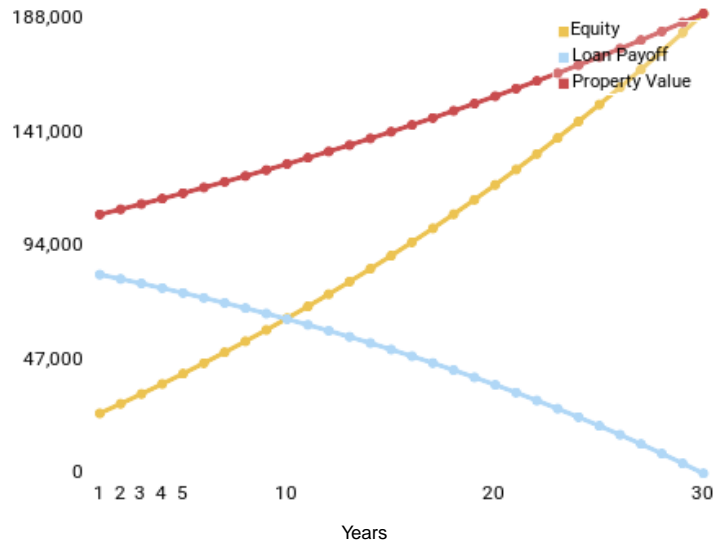
## Analysis Over Time

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	\$15,300	\$15,606	\$16,561	\$18,285	\$20,188	\$22,289	\$27,170
Total Annual Expenses	\$9,705	\$9,815	\$10,156	\$10,772	\$11,451	\$12,202	\$13,946
Total Annual Cashflow	\$5,595	\$5,791	\$6,405	\$7,513	\$8,737	\$10,087	\$13,225
Cash on Cash ROI	24.52%	25.38%	28.07%	32.93%	38.29%	44.20%	57.95%
Property Value	\$106,998	\$109,138	\$115,818	\$127,873	\$141,182	\$155,876	\$190,012
Equity	\$24,833	\$28,781	\$41,221	\$64,101	\$89,978	\$119,264	\$190,012
Loan Balance	\$82,165	\$80,357	\$74,597	\$63,772	\$51,204	\$36,612	\$0
Total Profit if Sold	\$7,608	\$17,348	\$48,382	\$106,567	\$173,632	\$250,600	\$438,964
Compound Annual Growth Rate	33%	33%	26%	19%	15%	13%	11%

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

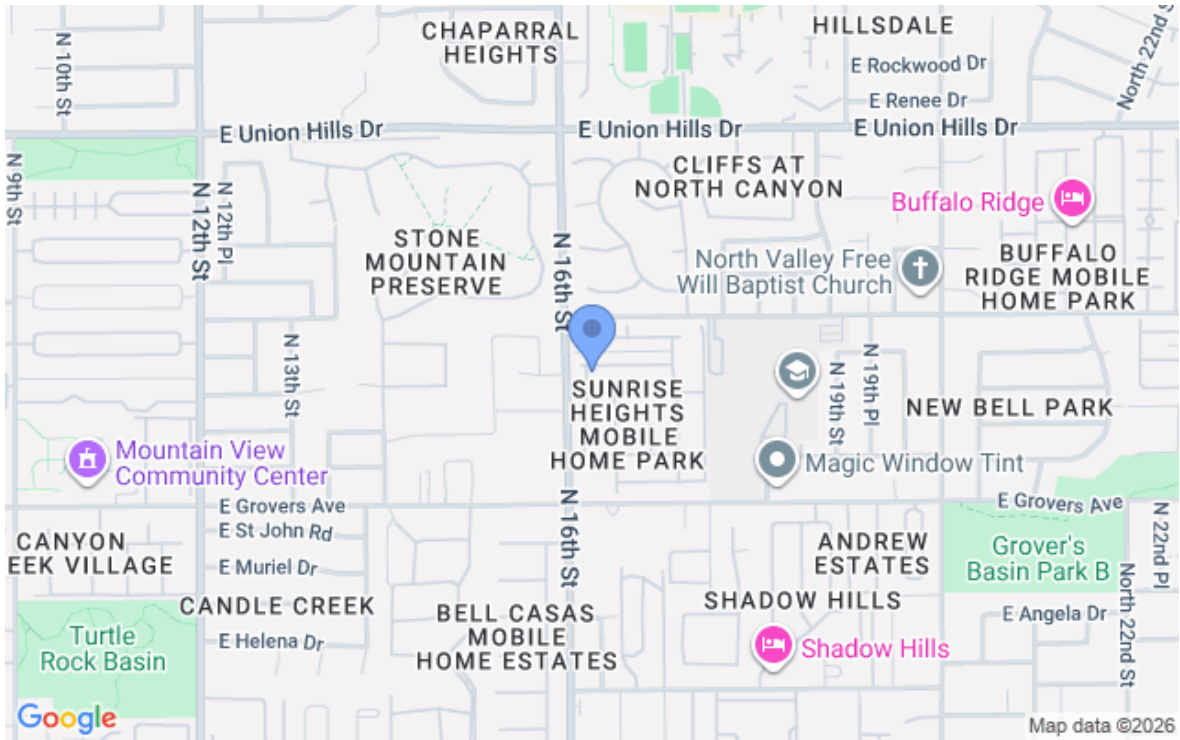


### Loan Balance, Value and Equity (in \$)



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