



<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$1,944.00	\$1,694.39	\$249.61	8.56%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$8,554.56	\$8,339.00	35.92%	8.56%

### Property Information

Purchase Price:	\$99,900.00
Purchase Closing Costs:	\$3,344.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$103,244.00</b>
After Repair Value	

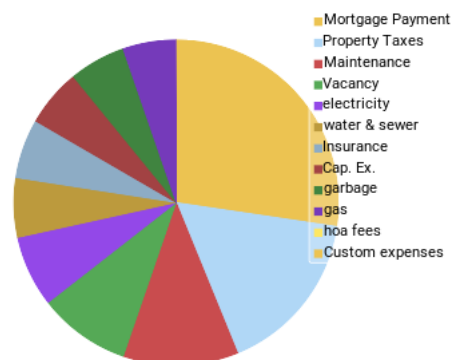
Down Payment:	\$4,995.00
Loan Amount:	\$94,905.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.185%
<b>Monthly P&amp;I:</b>	<b>\$463.27</b>

### Income



Rent	\$1,944.00
<b>Total</b>	<b>\$1,944.00</b>

### Expenses



electricity	\$120.00	gas	\$90.00
water & sewer	\$100.00	hoa fees	\$0.00
garbage	\$95.00	Custom expenses	
Vacancy	\$155.52	Maintenance	\$194.40
Cap. Ex.	\$97.20	Insurance	\$100.00
Property Taxes	\$279.00	Mortgage Payment	\$463.27
<b>Total</b>	<b>\$1,694.39</b>		

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## Financial Projections

Total Initial Equity:	-\$94,905.00		
Gross Rent Multiplier:	4.28		
Income-Expense Ratio (2% Rule):	1.88%		
Typical Cap Rate:	8.56%	Debt Coverage Ratio:	1.54
ARV based on Cap Rate:	\$99,900.00		

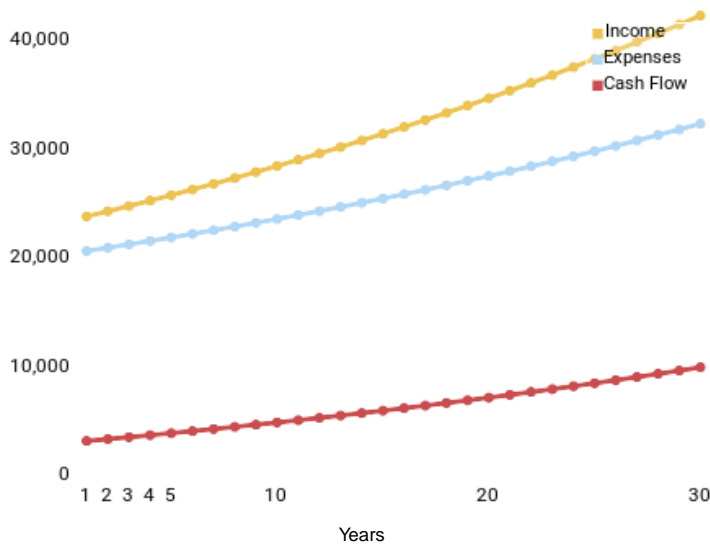
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$1,944.00
x50% for Expenses:	\$972.00
Monthly Payment/Interest Payment:	\$463.27
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$508.73</b>

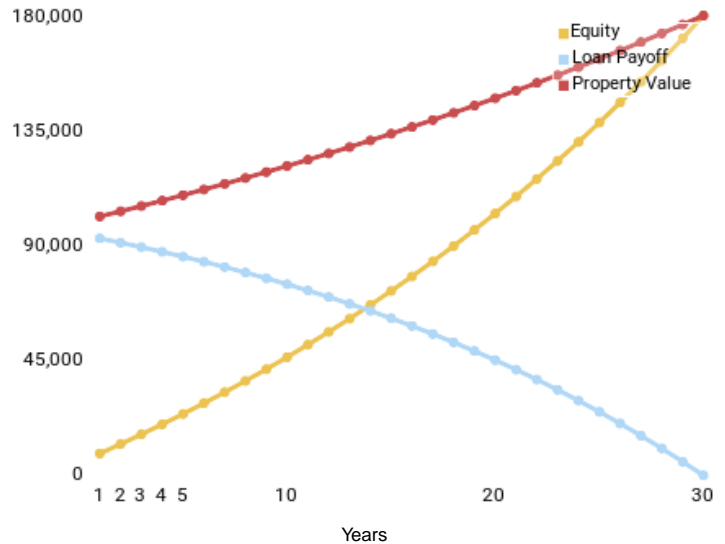
## Analysis Over Time

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	\$23,795	\$24,270	\$25,756	\$28,437	\$31,396	\$34,664	\$42,255
Total Annual Expenses	\$20,628	\$20,930	\$21,870	\$23,568	\$25,442	\$27,512	\$32,319
Total Annual Cashflow	\$3,166	\$3,341	\$3,886	\$4,869	\$5,954	\$7,152	\$9,936
Cash on Cash ROI	37.97%	40.06%	46.60%	58.38%	71.40%	85.77%	119.15%
Property Value	\$101,898	\$103,936	\$110,298	\$121,778	\$134,452	\$148,446	\$180,955
Equity	\$8,611	\$12,337	\$24,205	\$46,543	\$72,600	\$103,084	\$180,955
Loan Balance	\$93,287	\$91,599	\$86,093	\$75,234	\$61,853	\$45,362	\$0
Total Profit if Sold	\$3,439	\$10,505	\$33,478	\$78,155	\$131,768	\$195,570	\$359,821
Compound Annual Growth Rate	41%	50%	38%	26%	21%	17%	13%

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



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



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