

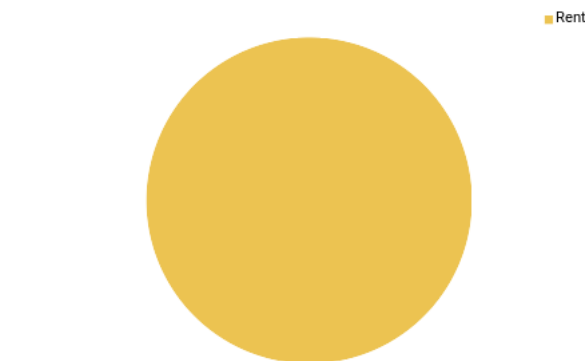
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$3,000.00	\$2,543.47	\$456.53	7.05%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$14,100.00	\$45,000.00	12.17%	7.05%

Property Information

Purchase Price:	\$200,000.00
Purchase Closing Costs:	\$5,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$205,000.00
After Repair Value	

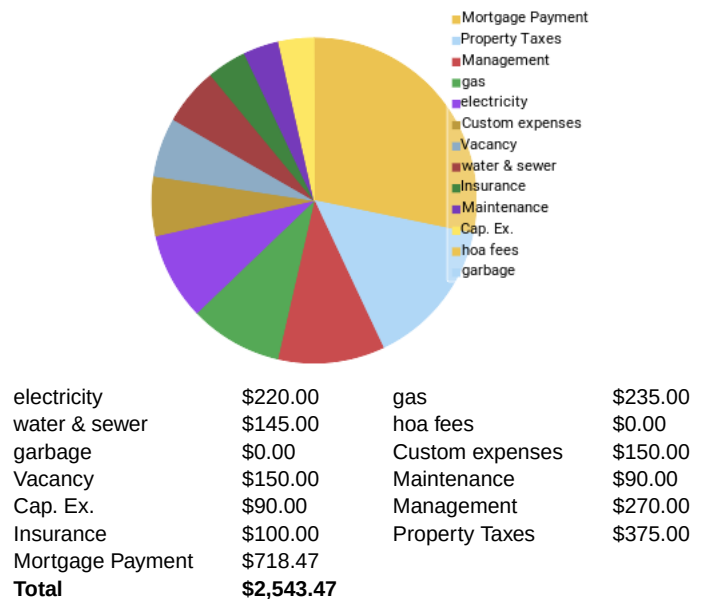
Down Payment:	\$40,000.00
Loan Amount:	\$160,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
Monthly P&I:	\$718.47

Income



Rent	\$3,000.00
Total	\$3,000.00

Expenses



electricity	\$220.00	gas	\$235.00
water & sewer	\$145.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	\$150.00
Vacancy	\$150.00	Maintenance	\$90.00
Cap. Ex.	\$90.00	Management	\$270.00
Insurance	\$100.00	Property Taxes	\$375.00
Mortgage Payment	\$718.47		
Total	\$2,543.47		

Financial Projections

Total Initial Equity:	-\$160,000.00		
Gross Rent Multiplier:	5.56		
Income-Expense Ratio (2% Rule):	1.46%		
Typical Cap Rate:	7.05%	Debt Coverage Ratio:	1.64
ARV based on Cap Rate:	\$200,000.00		

50% Rule Cash Flow Estimates

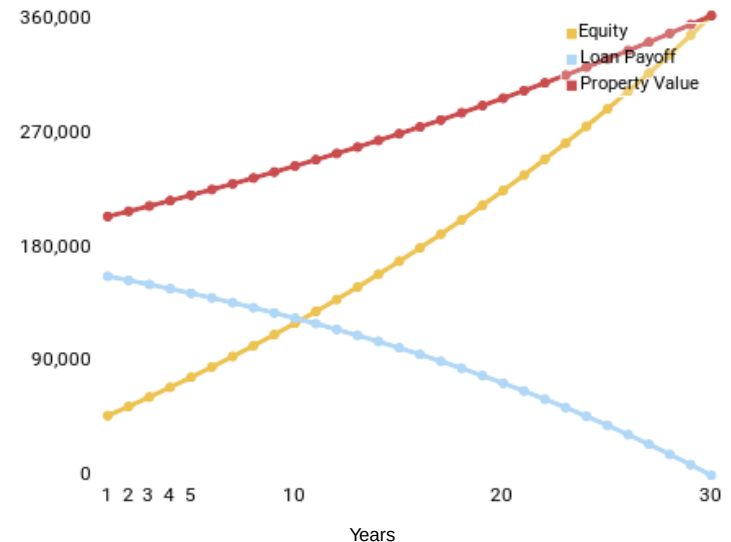
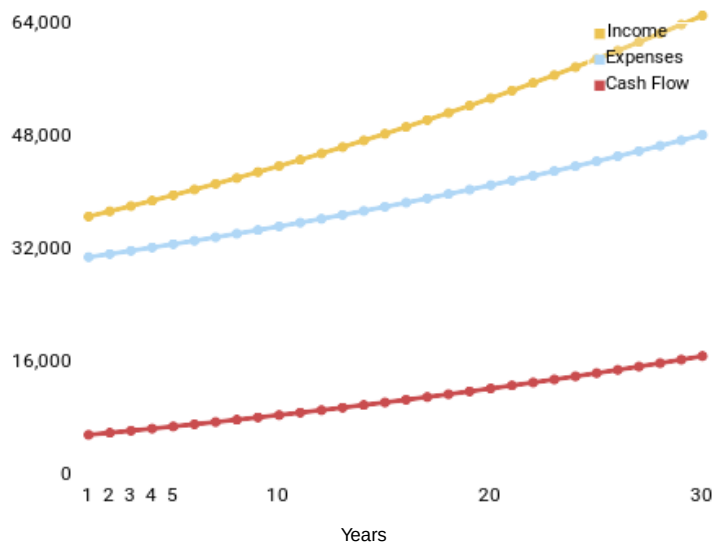
Total Monthly Income:	\$3,000.00
x50% for Expenses:	\$1,500.00
Monthly Payment/Interest Payment:	\$718.47
Total Monthly Cash Flow using 50% Rule:	\$781.53

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	\$36,720	\$37,454	\$39,747	\$43,884	\$48,451	\$53,494	\$65,209
Total Annual Expenses	\$30,960	\$31,406	\$32,801	\$35,318	\$38,096	\$41,164	\$48,290
Total Annual Cashflow	\$5,760	\$6,048	\$6,946	\$8,566	\$10,355	\$12,330	\$16,919
Cash on Cash ROI	12.80%	13.44%	15.44%	19.04%	23.01%	27.40%	37.60%
Property Value	\$204,000	\$208,080	\$220,816	\$243,799	\$269,174	\$297,189	\$362,272
Equity	\$47,071	\$54,330	\$77,301	\$119,916	\$168,672	\$224,533	\$362,272
Loan Balance	\$156,929	\$153,750	\$143,515	\$123,883	\$100,502	\$72,657	\$0
Total Profit if Sold	\$7,831	\$21,139	\$64,037	\$146,178	\$243,061	\$356,544	\$642,073
Compound Annual Growth Rate	17%	21%	19%	16%	13%	12%	10%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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