



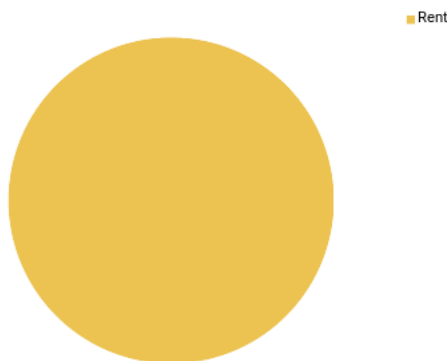
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$4,932.00	\$3,466.50	\$1,465.50	8.94%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$33,967.20	\$82,000.00	21.45%	8.94%

**Property Information**

Purchase Price:	\$380,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$386,000.00</b>
After Repair Value	

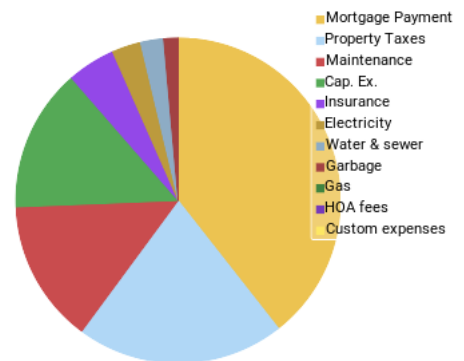
Down Payment:	\$76,000.00
Loan Amount:	\$304,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	3.500%
<b>Monthly P&amp;I:</b>	<b>\$1,365.10</b>

**Income**



Rent	\$4,932.00
<b>Total</b>	<b>\$4,932.00</b>

**Expenses**



Electricity	\$100.00	Gas	\$0.00
Water & sewer	\$80.00	HOA fees	\$0.00
Garbage	\$50.00	Custom expenses	
Maintenance	\$493.20	Cap. Ex.	\$493.20
Insurance	\$166.00	Property Taxes	\$719.00
Mortgage Payment	\$1,365.10		
<b>Total</b>	<b>\$3,466.50</b>		

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## Financial Projections

Total Initial Equity:	-\$304,000.00		
Gross Rent Multiplier:	6.42		
Income-Expense Ratio (2% Rule):	1.28%		
Typical Cap Rate:	8.94%	Debt Coverage Ratio:	2.07
ARV based on Cap Rate:	\$380,000.00		

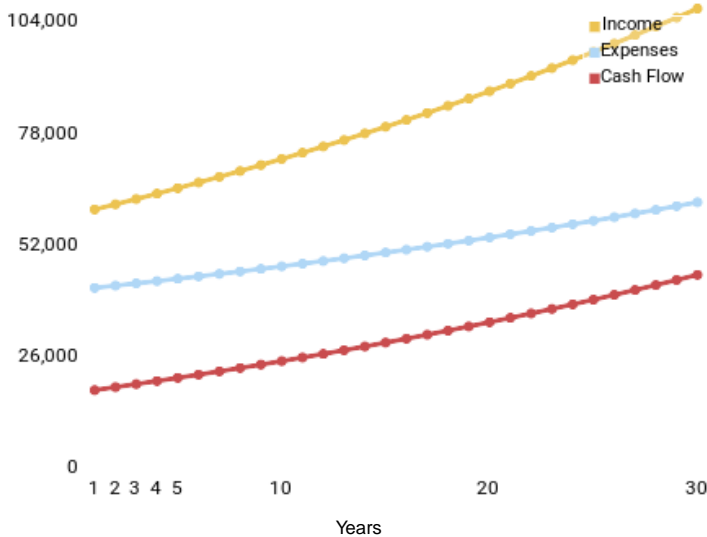
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$4,932.00
x50% for Expenses:	\$2,466.00
Monthly Payment/Interest Payment:	\$1,365.10
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>\$1,100.90</b>

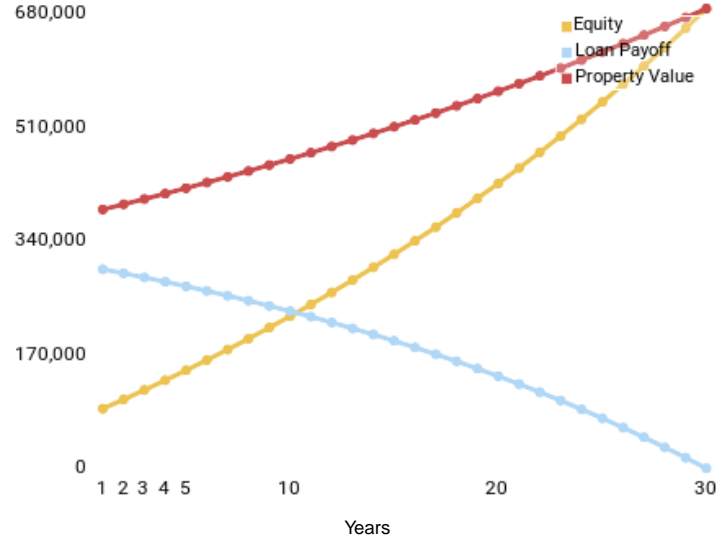
## Analysis Over Time

Annual Growth Assumptions	2%		2%		2%		
	Expenses	Income	Income	Property Value	Property Value	Property Value	Property Value
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$60,368	\$61,575	\$65,344	\$72,145	\$79,654	\$87,944	\$107,204
Total Annual Expenses	\$42,102	\$42,617	\$44,223	\$47,120	\$50,320	\$53,852	\$62,058
Total Annual Cashflow	\$18,265	\$18,958	\$21,121	\$25,025	\$29,334	\$34,092	\$45,146
Cash on Cash ROI	22.27%	23.12%	25.76%	30.52%	35.77%	41.58%	55.06%
Property Value	\$387,600	\$395,352	\$419,551	\$463,218	\$511,430	\$564,660	\$688,317
Equity	\$89,434	\$103,228	\$146,872	\$227,840	\$320,476	\$426,612	\$688,317
Loan Balance	\$298,166	\$292,124	\$272,679	\$235,378	\$190,954	\$138,048	\$0
Total Profit if Sold	\$25,700	\$58,452	\$163,268	\$361,399	\$591,916	\$858,809	\$1,520,427
Compound Annual Growth Rate	31%	31%	24%	18%	15%	13%	10%

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

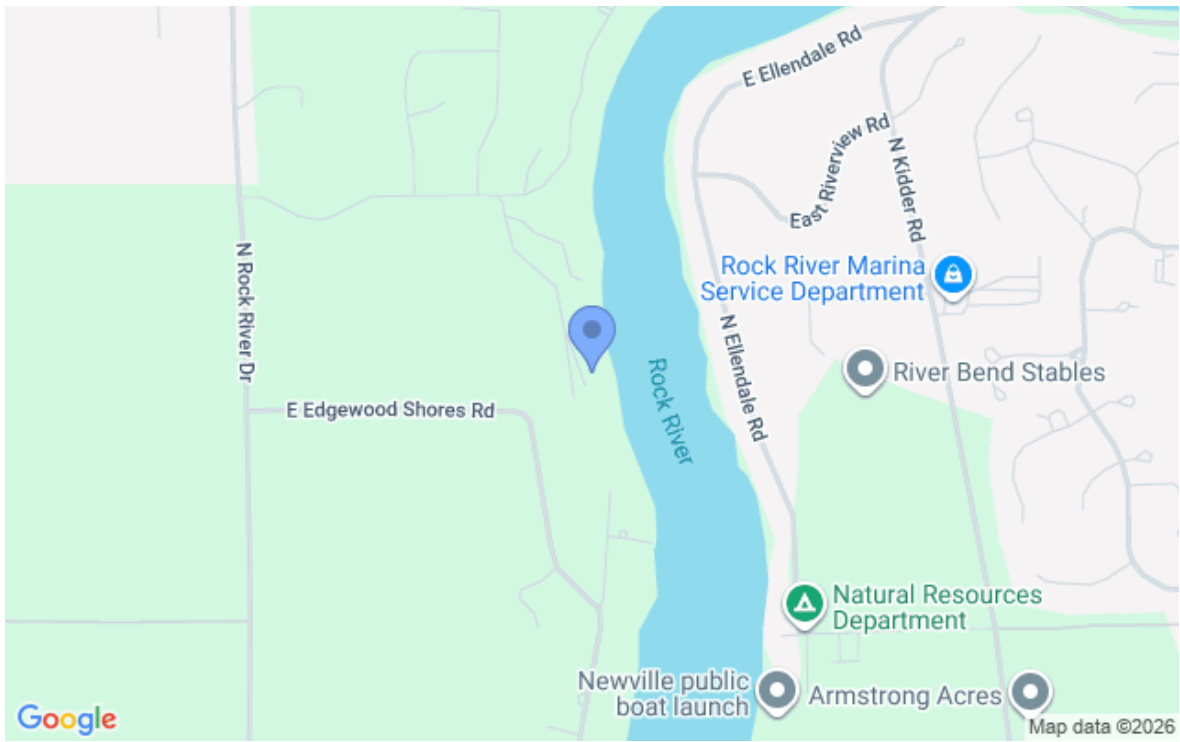


### Loan Balance, Value and Equity (in \$)



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