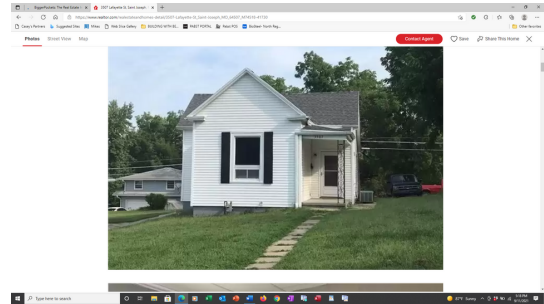


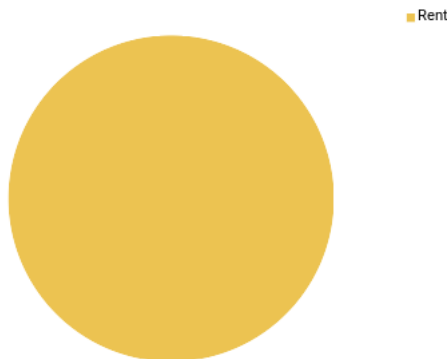
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$800.00	\$590.21	\$209.79	9.06%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$5,436.00	\$15,000.00	16.78%	9.06%

Property Information

Purchase Price:	\$60,000.00
Purchase Closing Costs:	\$3,000.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$63,000.00
After Repair Value	
Down Payment:	\$12,000.00
Loan Amount:	\$48,000.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	4.500%
Monthly P&I:	\$243.21

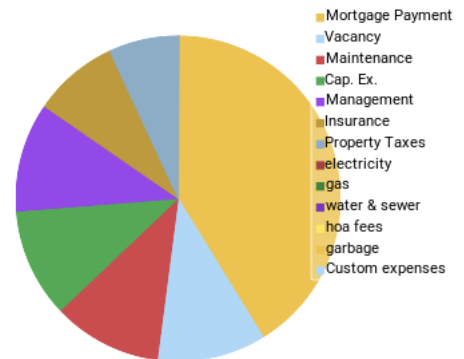


Income



Rent	\$800.00
Total	\$800.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$0.00	Custom expenses	
Vacancy	\$64.00	Maintenance	\$64.00
Cap. Ex.	\$64.00	Management	\$64.00
Insurance	\$50.00	Property Taxes	\$41.00
Mortgage Payment	\$243.21		
Total	\$590.21		

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Financial Projections

Total Initial Equity:	-\$48,000.00		
Gross Rent Multiplier:	6.25		
Income-Expense Ratio (2% Rule):	1.27%		
Typical Cap Rate:	9.06%	Debt Coverage Ratio:	1.86
ARV based on Cap Rate:	\$60,000.00		

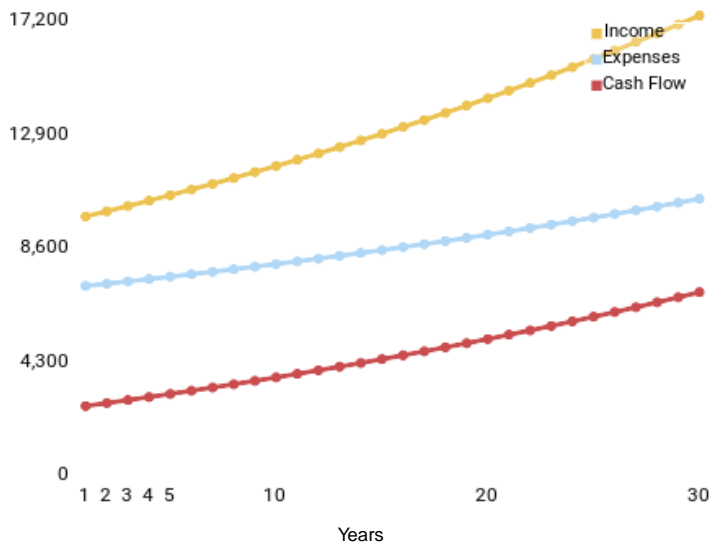
50% Rule Cash Flow Estimates

Total Monthly Income:	\$800.00
x50% for Expenses:	\$400.00
Monthly Payment/Interest Payment:	\$243.21
Total Monthly Cash Flow using 50% Rule:	\$156.79

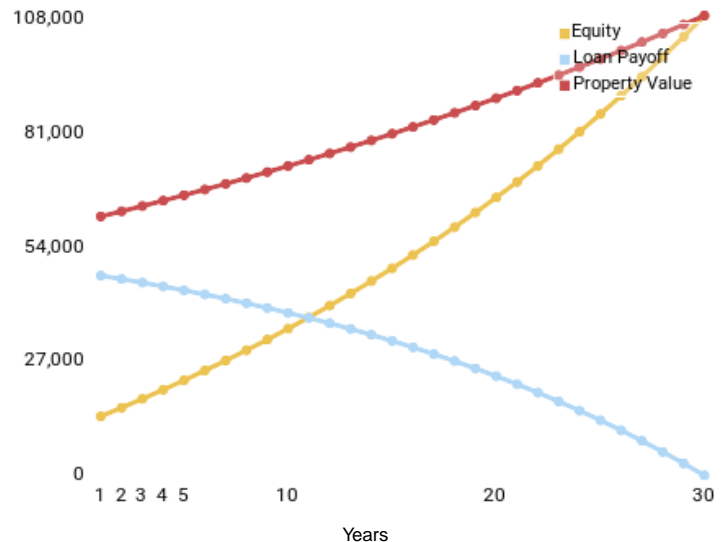
Analysis Over Time

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	\$9,792	\$9,988	\$10,599	\$11,702	\$12,920	\$14,265	\$17,389
Total Annual Expenses	\$7,166	\$7,251	\$7,516	\$7,994	\$8,523	\$9,106	\$10,461
Total Annual Cashflow	\$2,626	\$2,737	\$3,083	\$3,708	\$4,398	\$5,159	\$6,928
Cash on Cash ROI	17.51%	18.25%	20.56%	24.72%	29.32%	34.39%	46.19%
Property Value	\$61,200	\$62,424	\$66,245	\$73,140	\$80,752	\$89,157	\$108,682
Equity	\$13,974	\$16,008	\$22,489	\$34,697	\$48,960	\$65,690	\$108,682
Loan Balance	\$47,226	\$46,416	\$43,756	\$38,443	\$31,792	\$23,467	\$0
Total Profit if Sold	\$1,601	\$6,372	\$21,751	\$51,225	\$86,069	\$127,042	\$231,065
Compound Annual Growth Rate	11%	19%	20%	16%	14%	12%	10%

Income, Expenses and Cash Flow (in \$)

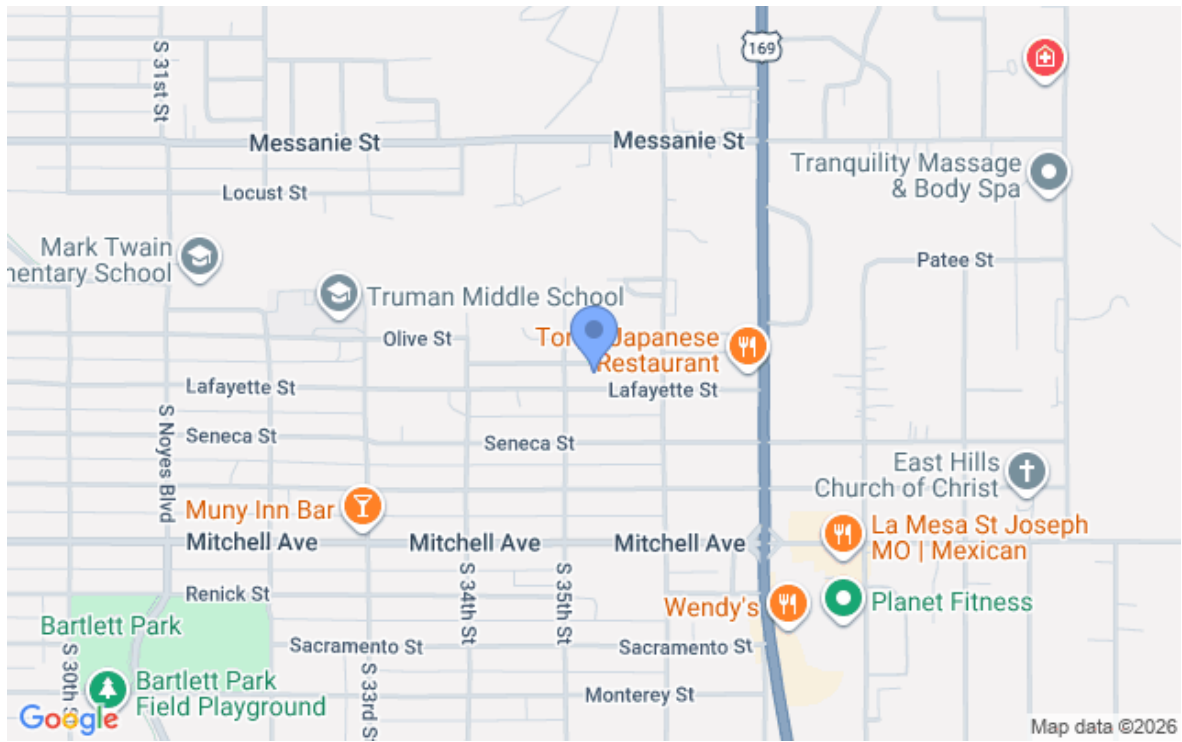


Loan Balance, Value and Equity (in \$)



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