

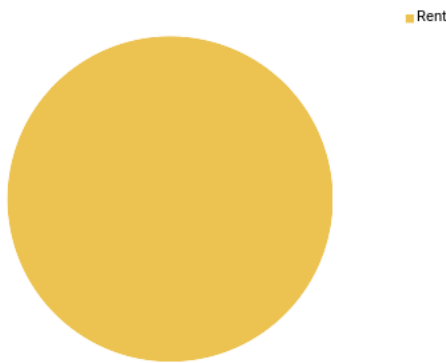
<b>Monthly Income:</b>	<b>Monthly Expenses:</b>	<b>Monthly Cash Flow:</b>	<b>Pro Forma Cap Rate:</b>
\$2,555.00	\$2,458.79	\$96.21	7.99%
<b>NOI</b>	<b>Total Cash Needed</b>	<b>Cash on Cash ROI</b>	<b>Purchase Cap Rate</b>
\$20,380.80	\$42,050.00	2.75%	7.99%

**Property Information**

Purchase Price:	\$255,000.00
Purchase Closing Costs:	\$3,800.00
Estimated Repair Costs:	\$0.00
<b>Total Cost of Project:</b>	<b>\$258,800.00</b>
After Repair Value	

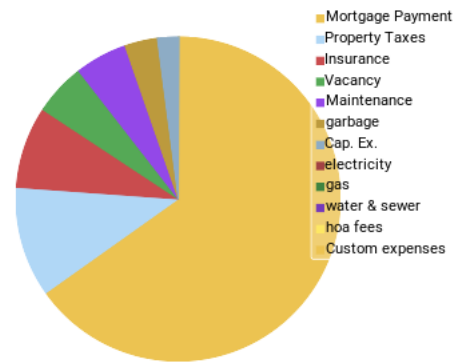
Down Payment:	\$38,250.00
Loan Amount:	\$216,750.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	15 years
Loan Interest Rate:	3.990%
<b>Monthly P&amp;I:</b>	<b>\$1,602.19</b>

**Income**



Rent	\$2,555.00
<b>Total</b>	<b>\$2,555.00</b>

**Expenses**



electricity	\$0.00	gas	\$0.00
water & sewer	\$0.00	hoa fees	\$0.00
garbage	\$80.00	Custom expenses	
Vacancy	\$127.75	Maintenance	\$127.75
Cap. Ex.	\$51.10	Insurance	\$200.00
Property Taxes	\$270.00	Mortgage Payment	\$1,602.19
<b>Total</b>	<b>\$2,458.79</b>		

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## Financial Projections

Total Initial Equity:	-	\$216,750.00		
Gross Rent Multiplier:		8.32		
Income-Expense Ratio (2% Rule):		0.99%		
Typical Cap Rate:		7.99%	Debt Coverage Ratio:	1.06
ARV based on Cap Rate:		\$255,000.00		

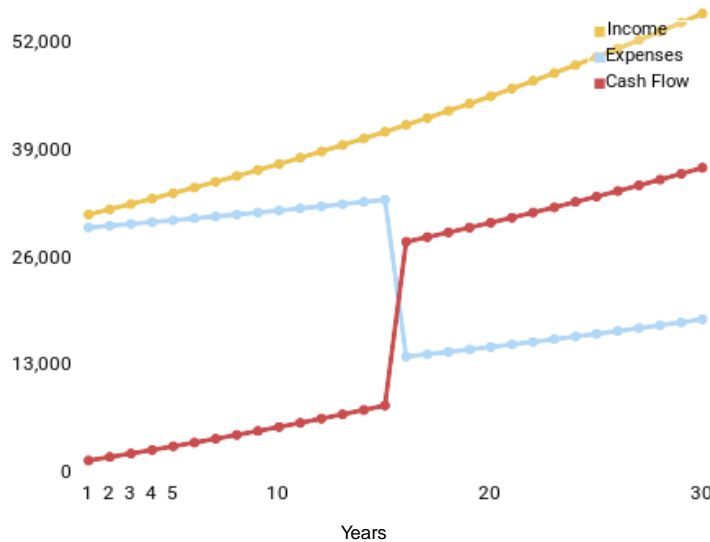
## 50% Rule Cash Flow Estimates

Total Monthly Income:	\$2,555.00
x50% for Expenses:	\$1,277.50
Monthly Payment/Interest Payment:	\$1,602.19
<b>Total Monthly Cash Flow using 50% Rule:</b>	<b>-\$324.69</b>

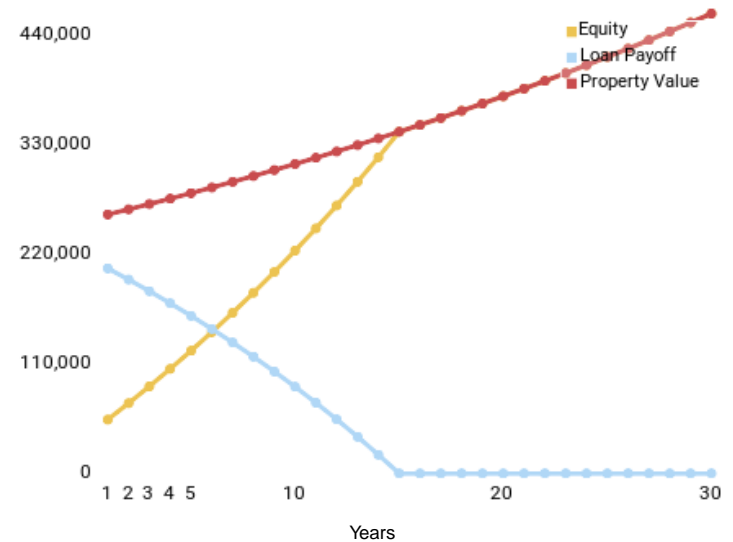
## Analysis Over Time

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	\$31,273	\$31,899	\$33,851	\$37,374	\$41,264	\$45,559	\$55,536
Total Annual Expenses	\$29,711	\$29,921	\$30,575	\$31,757	\$33,061	\$35,274	\$43,619
Total Annual Cashflow	\$1,562	\$1,978	\$3,276	\$5,618	\$8,204	\$30,285	\$36,917
Cash on Cash ROI	3.72%	4.70%	7.79%	13.36%	19.51%	72.02%	87.79%
Property Value	\$260,100	\$265,302	\$281,541	\$310,844	\$343,196	\$378,917	\$461,897
Equity	\$54,124	\$70,537	\$123,218	\$223,825	\$343,196	\$378,917	\$461,897
Loan Balance	\$205,976	\$194,765	\$158,323	\$87,019	\$0	\$0	\$0
Total Profit if Sold	\$13,636	\$32,027	\$93,220	\$217,140	\$372,255	\$553,577	\$974,800
Compound Annual Growth Rate	32%	33%	26%	20%	16%	14%	11%

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

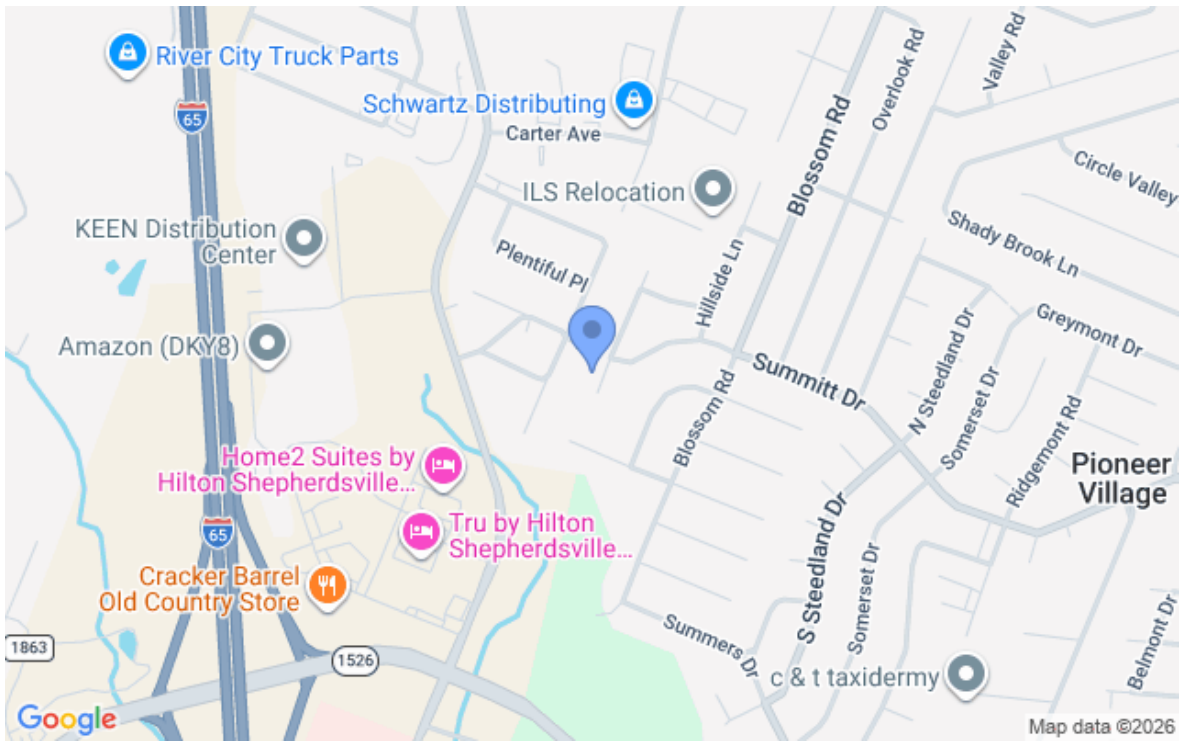


### Loan Balance, Value and Equity (in \$)



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