



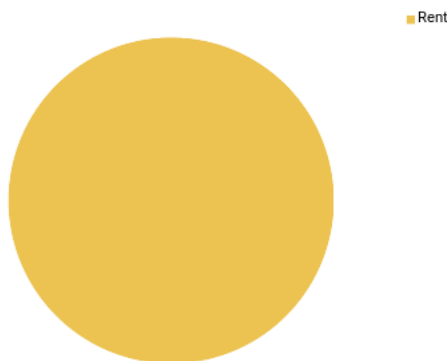
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$7,000.00	\$6,361.04	\$638.96	7.36%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$51,408.00	\$307,516.00	2.49%	7.36%

Property Information

Purchase Price:	\$698,900.00
Purchase Closing Costs:	\$167,736.00
Estimated Repair Costs:	\$0.00
Total Cost of Project:	\$866,636.00
After Repair Value	

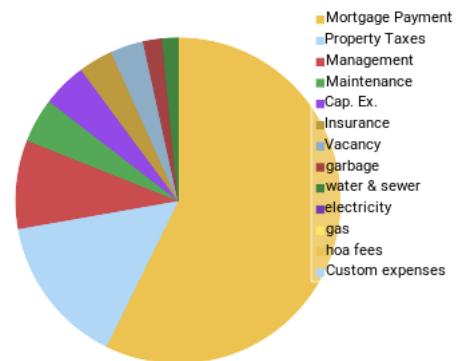
Down Payment:	\$139,780.00
Loan Amount:	\$559,120.00
Loan Points:	-
Loan Fees:	\$0.00
Amortized Over:	30 years
Loan Interest Rate:	6.800%
Monthly P&I:	\$3,645.04

Income



Rent	\$7,000.00
Total	\$7,000.00

Expenses



electricity	\$0.00	gas	\$0.00
water & sewer	\$100.00	hoa fees	\$0.00
garbage	\$120.00	Custom expenses	
Vacancy	\$210.00	Maintenance	\$280.00
Cap. Ex.	\$280.00	Management	\$560.00
Insurance	\$217.00	Property Taxes	\$949.00
Mortgage Payment	\$3,645.04		
Total	\$6,361.04		

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Financial Projections

Total Initial Equity:	-\$559,120.00		
Gross Rent Multiplier:	8.32		
Income-Expense Ratio (2% Rule):	0.81%		
Typical Cap Rate:	7.36%	Debt Coverage Ratio:	1.18
ARV based on Cap Rate:	\$698,900.00		

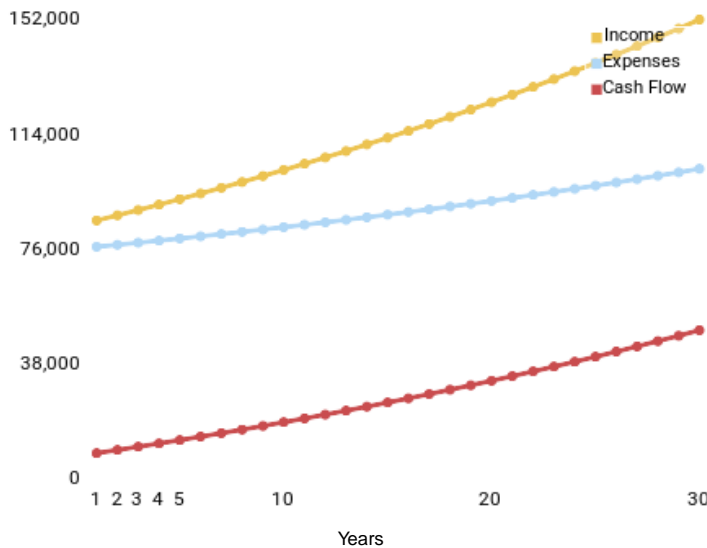
50% Rule Cash Flow Estimates

Total Monthly Income:	\$7,000.00
x50% for Expenses:	\$3,500.00
Monthly Payment/Interest Payment:	\$3,645.04
Total Monthly Cash Flow using 50% Rule:	-\$145.04

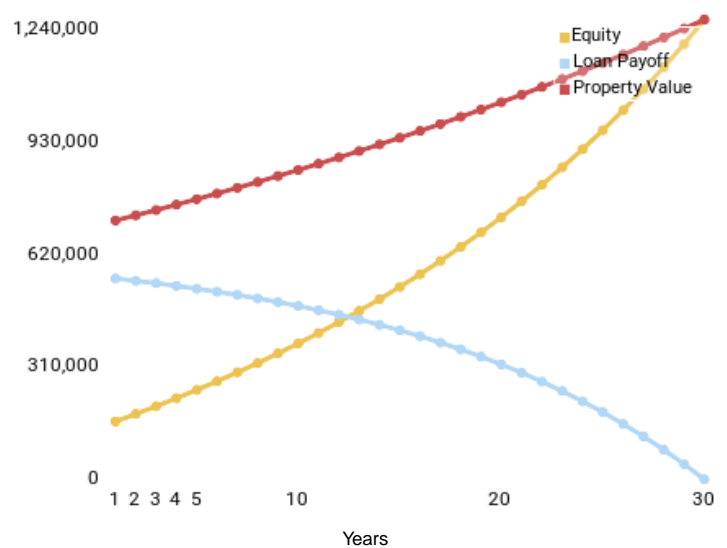
Analysis Over Time

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	\$85,680	\$87,394	\$92,743	\$102,396	\$113,053	\$124,820	\$152,154
Total Annual Expenses	\$76,984	\$77,649	\$79,725	\$83,470	\$87,605	\$92,171	\$102,776
Total Annual Cashflow	\$8,696	\$9,744	\$13,018	\$18,926	\$25,448	\$32,649	\$49,378
Cash on Cash ROI	2.83%	3.17%	4.23%	6.15%	8.28%	10.62%	16.06%
Property Value	\$712,878	\$727,136	\$771,642	\$851,955	\$940,627	\$1,038,529	\$1,265,961
Equity	\$159,660	\$180,234	\$246,474	\$374,442	\$530,003	\$721,790	\$1,265,961
Loan Balance	\$553,218	\$546,902	\$525,168	\$477,513	\$410,624	\$316,739	\$0
Total Profit if Sold	-\$139,160	-\$108,842	-\$6,865	\$203,682	\$473,180	\$813,524	\$1,773,463
Compound Annual Growth Rate	-45%	-20%	0%	5%	6%	7%	7%

Income, Expenses and Cash Flow (in \$)



Loan Balance, Value and Equity (in \$)



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