



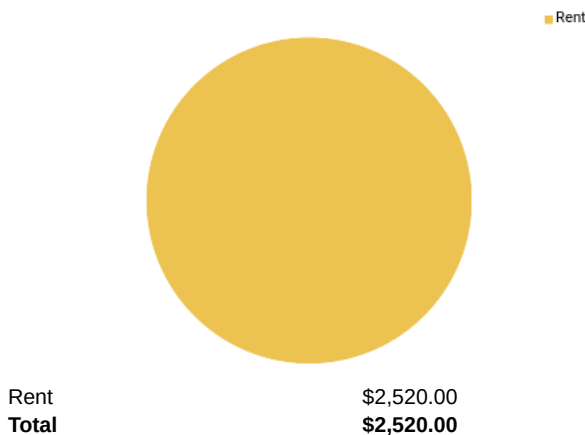
Monthly Income:	Monthly Expenses:	Monthly Cash Flow:	Pro Forma Cap Rate:
\$2,520.00	\$2,242.15	\$277.85	6.99%
NOI	Total Cash Needed	Cash on Cash ROI	Purchase Cap Rate
\$16,437.60	\$33,600.00	9.92%	8.22%

Property Information

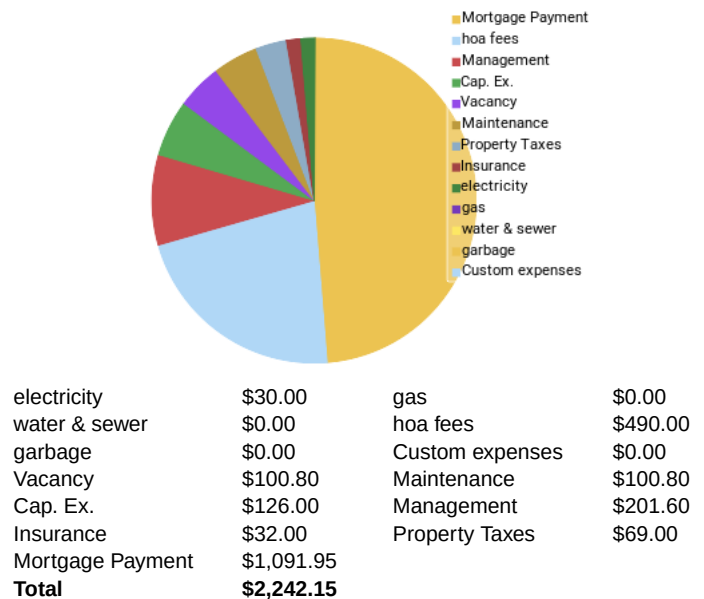
Purchase Price:	\$200,000.00
Purchase Closing Costs:	\$6,000.00
Estimated Repair Costs:	\$4,000.00
Total Cost of Project:	\$210,000.00
After Repair Value	\$235,000.00

Down Payment:	\$20,000.00
Loan Amount:	\$180,000.00
Loan Points:	2.0
Loan Fees:	\$3,600.00
Amortized Over:	30 years
Loan Interest Rate:	6.110%
Monthly P&I:	\$1,091.95

Income



Expenses



Financial Projections

Total Initial Equity:	\$55,000.00		
Gross Rent Multiplier:	6.61		
Income-Expense Ratio (2% Rule):	1.20%		
Typical Cap Rate:	8.22%	Debt Coverage Ratio:	1.25
ARV based on Cap Rate:	\$200,000.00		

50% Rule Cash Flow Estimates

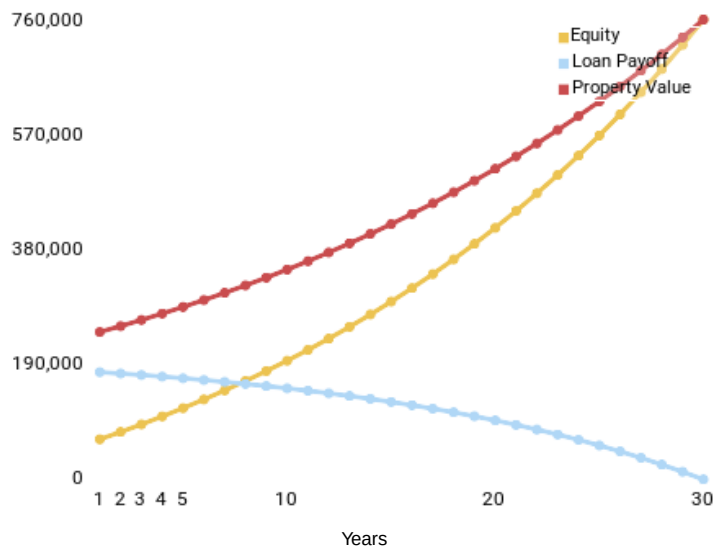
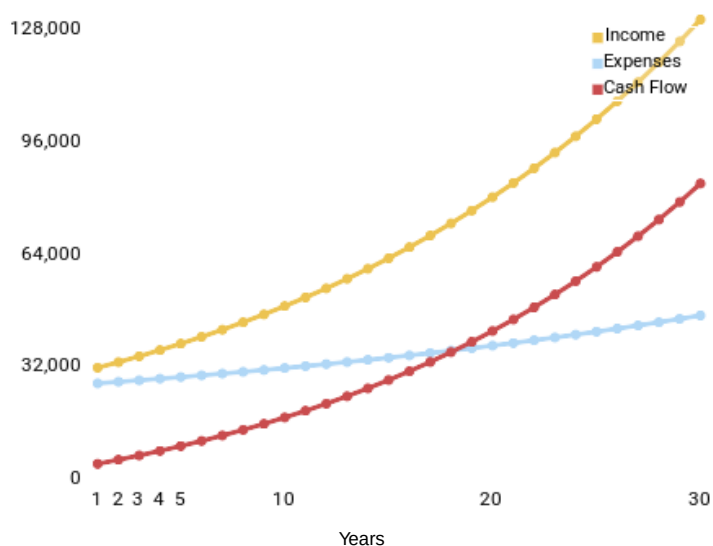
Total Monthly Income:	\$2,520.00
x50% for Expenses:	\$1,260.00
Monthly Payment/Interest Payment:	\$1,091.95
Total Monthly Cash Flow using 50% Rule:	\$168.05

Analysis Over Time

Annual Growth Assumptions	3% Expenses		5% Income		4% Property Value		
	Year 1	Year 2	Year 5	Year 10	Year 15	Year 20	Year 30
Total Annual Income	\$31,752	\$33,340	\$38,595	\$49,258	\$62,867	\$80,236	\$130,696
Total Annual Expenses	\$27,320	\$27,746	\$29,104	\$31,653	\$34,607	\$38,032	\$46,605
Total Annual Cashflow	\$4,432	\$5,593	\$9,491	\$17,605	\$28,260	\$42,204	\$84,090
Cash on Cash ROI	13.19%	16.65%	28.25%	52.40%	84.11%	125.61%	250.27%
Property Value	\$244,400	\$254,176	\$285,913	\$347,857	\$423,222	\$514,914	\$762,198
Equity	\$66,565	\$78,643	\$118,190	\$196,783	\$294,728	\$417,046	\$762,198
Loan Balance	\$177,835	\$175,533	\$167,724	\$151,074	\$128,494	\$97,868	\$0
Total Profit if Sold	\$20,290	\$37,276	\$99,031	\$244,196	\$455,703	\$753,241	\$1,715,353
Compound Annual Growth Rate	60%	45%	32%	24%	20%	17%	14%

Income, Expenses and Cash Flow (in \$)

Loan Balance, Value and Equity (in \$)



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